How To

Henry F. de Mena, Jr.

44 pages of practical fund-raising strategies that have increased parish collections by over 65% in documented cases

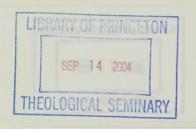
- Preparation of Increased
- Offertory Campaigns

 Execution of Successful
- Offertory Campaigns

 Creative Ideas for Alternative **Contribution Plans**
- **Budget Forms**
- **Brochures**
- Homilies
- **Financial Statements**
- Commitment Cards
 - Census Cards

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Now To Increase Parish Income



How To

INCREASE PARISH INCOME

Henry F. de Mena, Jr.



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DEDICATION

This book is dedicated to my three sons
Henry F. III
Matthew G.
Paul G.
for whom I have much
Pride
Affection
Thanksgiving

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Introduction

The National Conference of Catholic Bishops in their statement, *The Parish: A People, A Mission, A Structure* (1980) has portrayed the parish in these words:

The parish is for most Catholics the single most important part of the church. This is where for them the mission of Christ continues. This is where they publicly express their faith, joining with others to give proof of their communion with God and with one another.

Along with home and business, the parish plays a major role in the lives of most of the faithful. Although they may recognize the diocese and the worldwide church as extensions of the parish, their loyalties are strongest to the local church.

For most of us, therefore, "church" means "parish." The church is the parish. It is the center of our spiritual lives, which are nurtured and refreshed there. We worship God at weekend and daily liturgies. Our children attend the parish school or religious education classes. Active parishioners serve on the parish council and its various committees. Adult education classes attract a number of the parish community. Support groups are found there for the widowed, separated, and divorced. Counselling is provided to those who hurt. The sick and dying are ministered to, giving spiritual comfort to them and their families. Sacraments are administered through the parish. And for many, the parish forms the center of our social lives.

To accomplish these numerous functions, adequate facilities and personnel are required. The average parish plant, for instance, includes a church, rectory, school, and convent. A parish center may also be a part of the complex. As is the case with our homes, these buildings have to be concerned with mortgages, heat, electricity and maintenance.

The buildings also demand adequate personnel, including priests, nuns, teachers, secretaries, cooks, custodians. Besides, there may also be the Director of Religious Education, the Music Ministers, and other paid staff members. Food, materials, books, and supplies are needed for these various positions.

Thus, along with the spiritual functions, numerous as they are, today's pastor also bears heavy financial and administrative burdens. Yet, as James Gollin points out in his book, *Worldly Goods* (Random House, 1971) "On the basis of his background and training, a priest might well be the last man a management expert would place in charge of the economy of a parish." Many pastors are called upon to administer greater physical facilities, to supervise more personnel, and to manage larger budgets than the average successful businessperson who is his parishioner.

Why People Give

The primary means of support of a parish is the weekly offering. This is its "bread and butter." School tuitions and supplemental collections may also form a portion of the income. The point is that the pastor must rely upon the generosity of the people to support the physical facilities and personnel required to maintain the spiritual functions for which the church exists in the first place.

People give for a variety of reasons. Whether the recipient of a gift is the church, the Red Cross, United Way, etc., the motivation for giving differs from person to person. For example, a person may arrange for a generous payroll deduction pledge to the United Way only because of the strong-handed approach made by his or her employer. Fear of losing one's job or being passed over for promotion is not an uncommon motivation for contributions to the United Way at the place of employment. The American Heart Association and the Cancer Society are frequent beneficiaries of gifts because the deaths of loved ones were caused by heart impairments or cancer. Of course, gratitude to these organizations for help given to relatives and friends is another motivation.

Parish giving also has different motivations. It is hoped that in most cases the gift is made out of love of God and his church. Some gifts, however, are the result of conscience, perhaps for having missed Mass for a number of years. Tax benefits enter into some decisions. Close friendship with or admiration for the pastor can add to one's generosity, just as a personal dislike or disagreement with the pastor can cause some persons mistakenly to cease or reduce their donations.

The finest motivation for giving to the church is the intention to give back to God a portion of what he has given to us. While this motivation may apply to one who is not tithing, it is a definite matter of faith to the one who tithes. As I shall describe it later, tithing involves giving five percent of one's gross income to the parish and another five percent to other charities and school tuition. Thus, the motivation is from within, not from without. That is, it is practiced regardless of the financial needs of the parish.

Tithing ordinarily involves hardship for the giver and is therefore referred to as sacrificial giving. Yet, with much faith and little hesitation, the tither makes his or her gift for the love of God and the needs of others. "What may I expect in return?" is not questioned. Nor is the number of dollars. Rather, the tither's faith simply assures him or her that God will take care of any and all needs.

This beautiful spirituality of giving, however, is not practiced by the majority, but it is definitely a growing practice. Unfortunately, most of us are too pragmatic for this. We do love God. We do love his church and intend to support it. But the degree of that support depends on the needs of the parish and our own budget. The tither takes the 5% off the top before any other spending. The rest of us first take our budgets and then parish needs into account when deciding on the size of our weekly offering.

Unjust as it may seem, some take the opposite view of the tither. Giving to the church is last. If anything is left, well, maybe we can give that to the church. It is shocking to see the number of one dollar bills in the weekly collection, especially in suburban parishes. That dollar is not a gift. Usually, it is

simply the avoidance of embarrassment that would result from passing up the basket. Obviously, we are dealing in generalities. The widow's mite is still the most generous gift and some of those dollars are just that.

Selective Giving

In spite of the high interest rates and inflation of the past few years, philanthropy continues to increase. But a difference seems to be emerging in patterns of giving. There is more selectivity being practiced. People are giving larger gifts but to a fewer number of charities. They look to see where their contributions will do the most good and be used most effectively. For example, a \$5 donation in response to a direct mail appeal is useless. It would cost the organization more than that amount to receive, record, and acknowledge the gift. Now the donee is happy to invest this difference to add a donor to its list because of the expectation of upgraded renewal donations in the future, but the present loss of money and lack of effectiveness of the gift are still valid points.

Historically, the church—and here I am referring to any denomination—is the most effective user of donated funds. Their administrative costs are much less than other nonprofit organizations. More pennies of every dollar are used for the purposes intended by the donor than is true of other charitable organizations. Parishioners shop around to find the best value for their consumer dollars. Similar thinking should be employed for their charitable dollars. Selective giving is to be encouraged and the cost-effectiveness of the church should be emphasized from the pulpit.

Supporting the Parish

And so we return to the pastor, the spiritual leader and the harried administrator of rather large assets. This book was written to assist him, his associate pastors, his parish council, and his finance committee. Inflation is driving up expenses every year. Income has to keep pace unless vital programs and parish services are to be sacrificed.

The methods of raising parish income as described in this book are relatively simple but very effective. They have been proven by the experiences of many parishes. They work!

This introduction began with a quote from the National Conference of Catholic Bishops. Another statement from *The Parish: A People, A Mission, A Structure* is appropriate here.

The opportunities for growth and service in spirituality, in leadership, in education, and in action are extensive and unending. But they must be reviewed regularly to make certain that they continue to satisfy the needs of the people and the goals of the parish. An evaluation for renewal would be helpful here, because it would increase clarity about the mission and priorities of the parish, affect the ways in which the resources of the parish are used, and ensure the participation and support of the people in the parish activities. When the people of the parish are deeply part of its community and mission, they can be called on to contribute their talents and money to it. (Emphasis added).

How This Book Can Help You

This manual includes detailed instructions for all types of parish fund raising, other than special events such as dances, bingo evenings, auctions, fashion shows, and the like. If you do have a good case statement along with capable leadership, a sufficient number of workers, and potential donors, this manual will allow you to conduct your campaign without the expense of hiring outside professionals. At the very least, it will give you a thorough idea of what to expect and will assist your decision as to such hiring. It can also be used to educate your leadership staff during the preliminary stages so that they will be prepared even if you do bring in outsiders.

Chapter 1 deals with parish fund raising in general. Chapters 2 and 3 provide the details of how to conduct an increased offertory campaign. You will be shown how to do the preliminary accounting and budgeting work if that has not already been taken care of. You will learn how to analyze current giving and to update parish registrations in preparation for the drive. You will see how to establish a goal and to set up your organization, the materials you need to have printed, and the supplies to be ordered. You will learn the importance of revising your parish collection envelopes. The campaign schedule, including exactly what tasks take place during each week and who is to perform those tasks, will be helpful. You will learn how to set up the necessary records, how to organize and conduct your captains' meeting, what to do with your mailings and your homilies, and how the drive works on the day of the campaign itself.

Chapter 4 will take you into other forms of giving including tithing and capital giving. It will deal also with the use of bank cards and preauthorized electronic payments. Stewardship of time and talent will be included as will deferred giving. The latter deals with wills and bequests, life insurance,

revocable and irrevocable trusts, and estate and tax planning.

Deferred giving or planned giving, as it is sometimes called, is a specialized form of fund raising which is becoming more attractive. Nonprofit organizations have come to realize that deferred giving is the way of the future and the foundation for those later years. Even a local parish can benefit from this sophisticated form of fund raising.

Did you ever think of borrowing money from parishioners? Some parishes do. So do some dioceses. Chapter 5 will show you how to go about this and will include all the forms you need to get started. The lower interest rate which you will pay can result in saving literally thousands of dollars for the parish if you are referring to a sizable or long-term loan.

Scattered throughout the manual is at least one sample of every form referred to. In some cases several are included. The lengthy appendix carries many of these samples.

Each step has been detailed to eliminate questions or reduce doubts on how to proceed. Careful attention to such details is important.

Remember, "Fund raising is friend raising." May this manual bring you many friends and many funds.

Parish Fund Raising

Americans are generous people. According to the 1982 Annual Report of $Giving\ U.S.A.$, a publication of the American Association of Fund Raising Counsel, Inc., Americans gave \$53.6 billion to philanthropic causes of all sorts in 1981. This represents an increase of 12.3% over 1980 in spite of the fact that 1981 was recessionary. Besides, it was the first time in three years that the increase in giving outpaced the inflation rate. Happily for those of us in the church, \$24.85 billion or 46.4% of all money donated to charity went to religion. That figure is more than three times the amount given to all other fields, such as education and health. These figures should encourage even the meekest pastor or parish finance chairperson.

On the other hand, studies from representative Catholic dioceses reveal an overall average contribution of less than \$5 per week to the local church. In fact, if you consider total church membership, the figure becomes less than \$2.50. The higher figure assumes 50% attendance which, of course, is more realistic.

What conclusions can we reach when the first set of figures demonstrates a willingness to give while the second set demonstrates reluctance? Only one valid inference is possible: Catholics are not being asked, encouraged, or educated to give to their parish.

Certainly, there is a reluctance among the clergy to ask for money. "I was not ordained to be a fund raiser." "I vowed at ordination never to ask for money." "We can't ask our people for more money now." "Inflation is hurting our people too much for us to ask them to make more sacrifices for us." "We're lucky to get them in church at all. They will be turned off if we start asking for money." All of us have heard these and similar comments expressed by fearful priests.

Yet, the first rule of fund raising is: You have to ask. You cannot expect increased weekly support or a generous pledge to a capital campaign from someone who is unaware of your need. Few people will give money away for no reason. I once attended a meeting of sales executives in which the slogan "Nothing happens until somebody sells something" was displayed in large letters on one wall. This is true in our business also.

In November 1977, the National Council of Catholic Bishops published *Principles and Guidelines for Fund Raising in the United States,* in which they declared, "The fund raiser must recognize that giving as an expression of religion has a sacramental nature and is in itself an apostolic activity." The Na-

tional Catholic Development Conference has picked up on this theme and uses "Giving is an act of faith" as their motto. Asking for money does not compromise ordination. It does not detract from one's spirituality. It is neither a sin nor an act to be avoided at all costs. As a matter of fact, the costs of *not* asking for money can be far greater because of the loss of facilities or services to those people of God whom we have promised to serve and minister.

Effect of the Economy upon Fund Raising

A common deterrent to initiating a fund-raising campaign in the minds of many pastors is the state of the economy. "Many of my parishioners are unemployed because of the recession," is one frequent cry. Another goes like this: "Inflation is making it impossible for families to balance their own budgets. How can I ask for more?" Yet, experience shows that such fears are usually groundless. If 8% of your parishioners are unemployed, 92% are employed. If inflation is causing difficulties in the management of their homes, your parishioners will understand you are suffering in the same way. But note this. If economic conditions do prevent a family from maintaining its normal contributions to charitable organizations, it will normally continue to give where its attachments are strongest, dropping or decreasing others. Certainly for most families, the parish church is the principal organization to be supported. It also has been demonstrated that philanthropy follows personal income rather than the stock market. So, while the state of the economy may affect the strategy or targeting of your drive, it is seldom a reason why a necessary fund-raising campaign should be postponed or canceled.

Doing It Yourself?

Specialist and consultants are prominent in almost every field of endeavor. The church has its share of specialists in theology, scriptures, canon law, and so on. Specialties in the medical field are widespread. Business consultants continue to grow and thrive. Too, consultants play important roles in education, government, and even sports. It is not strange, therefore, that a specialized field such as fund raising should have its own share of consultants: outside professional fund-raising counsel who, for a fee, will direct a campaign, conduct a feasibility study, initiate a public relations program, and perform other related activities

Regardless of the type of drive being considered in a parish, the question will arise: Do you do it yourself or hire a professional? This serious decision is based upon the size of the campaign envisioned, the availability of talent among your parishioners, and their willingness to work. These factors must be weighed against the cost involved in hiring outside personnel.

There is no doubt that most reputable professional fund-raising firms, once having accepted your assignment after agreeing to its feasibility, will conduct a successful campaign. No firm will take on a client whose goals are unreasonable or whose cause is not worthwhile. Fund-raising counselors bring with them a wealth of knowledge and experience. Most firms have various

talents available to them so that they can perform a wide range of tasks for you.

Very few firms will fail to raise the amount they had agreed on. The goal really does not determine the final results anyway. Thus they will attempt to keep the goal on the low side. Professionals are building track records to attract future clients. The sum of \$550,000 raised in a campaign with a goal of \$500,000 looks much better than the same \$550,000 in which the goal was \$600.000.

Once you have a contract with a professional fund-raiser, assuming you give the cooperation promised, you may be assured that your goal will be reached and probably exceeded. The question to be considered is the cost of hiring a firm. This will depend upon the size and length of your campaign, the number of personnel assigned to it, whether they are resident or non-resident, and how long they will be with you. A single, resident director will probably cost in the area of \$1,500 to \$2,000 a week. This figure may or may not include expenses. Thus, it is easy to see that the cost of an outside professional can be rather high. Please note any ethical firm will set a flat fee as opposed to a commission or percentage of the funds raised. Should any firm ask for this kind of fee, decline their services without the slightest hesitation.

Are there some good business people among your parishioners? Is there creative talent? Are these persons able to follow directions carefully and adhere to detail? Dedicated and devoted parishioners willing to work a little harder to save the parish some money? Except for large campaigns or one anticipated to be especially difficult, every parish should at least consider the idea of trying to raise funds on its own. However, note this carefully. A campaign which fails because you did it yourself cannot be picked up and run successfully by a professional. There is only one shot. So while this manual advocates doing it yourself, it also advocates that that decision be made with great care and only after a thorough reading of what is involved so that you may determine the number of people and talents necessary to attain the goal you have in mind. Goal setting itself is discussed carefully in this book.

Some dioceses have development offices which offer professional consulting to their parishes at little or no cost. Obviously, if this service is available, use should be made of it. Most offices of this kind have the same expertise and experience as do outside professionals. Once again, the savings to your parish can be significant by availing yourself of this service.

Requirements for a Successful Fund-Raising Campaign

Regardless of the type of drive, there are five requirements for a successful one:

- 1. Strong case statement (need for campaign)
- 2. Capable leadership
- 3. Efficient workers
- 4. Potential donors
- 5. Workable plan (technique)

First, whether you are considering a capital fund drive, an annual drive, or a weekly increased offertory campaign, a strong case statement is essential.

Support cannot be anticipated when the reason for raising money is a weak one. A new church, especially when badly needed, makes an excellent case and solid support may be expected. At the other extreme, the addition of a game room in the rectory will not appeal to most parishioners, perhaps none.

Remember, there are many competitors for the limited dollars a family can afford to give to good causes. Rarely does a day go by that most households do not receive by mail or telephone at least one request for a contribution. Requests may come from one's alma mater, various missionary and other religious organizations, or a health organization. When there are only so many dollars that can be allocated to charities, a family must make its decision as to which to support in the same way it decides what it will buy.

There are times when a parish must ask for donations that require sacrifice, that is, money above and beyond the amount a family would normally contribute. The greater the sacrifice requested, the stronger the case for it must be. I, your parishioner, might agree a game room in the rectory would be helpful for the priests, but I am not going to wear clothes longer than I need to or sacrifice the quality of my food in order to pay for it. On the other hand, if my parish needed a new church, I would be proud to make sacrifices in order to

participate in building it.

Capable leadership is the second requirement for a successful campaign. This refers to both clerical and lay leadership. Any campaign will fail if the leaders do not provide the motivation, stamina, leadership qualities, spirituality, persistence, and drive to see the campaign through to a successful conclusion. You cannot expect the workers to be stronger than the leadership. Leaders must be selected not only for their ability to lead but also for their ability to give. A leader cannot ask others to make sacrificial gifts and solicit them without having made such a gift himself or herself. A pastor who is "wishwashy," always apologizing for the campaign and seeming to wish it had never begun, will not inspire his workers to go out and sacrifice evening hours and weekends to obtain pledges or other gifts. The attitude of the leadership will affect the workers. Conscientious leadership means conscientious workers. Hard-working leadership means good workers. Lax or seemingly noncaring leadership means disaster.

Since leaders need someone to lead, a sufficient number of workers is the third requirement for a successful campaign. You cannot overburden the workers by giving them too many calls to make. They will probably quit before or early into the campaign if they see such a task facing them. Even those that make the attempt will eventually "burn out" and not make presentations to your prospects with the same enthusiasm and energy with which they began.

Fourth, workers must have donors upon whom to call. And there must be a sufficient number of donors to make your goal reasonable. A church with only 100 members certainly cannot build a million-dollar edifice unless it has many wealthy members. The total goal as well as the individual average gift expected must coincide with the number of potential donors as well as their economic level.

The fifth and last requirement is to have a workable plan, that is, the proper techniques and mechanics to run the drive. This manual details those

techniques. Other approaches may be possible. But the ones described in this book have been proven in many campaigns. It should be self-evident that any procedure can, and sometimes, should, be deviated from, if there is good reason for doing so. But, in general, experience has demonstrated these are workable, successful plans when properly followed. Cutting corners means cutting results, too.

On the other hand, we must recognize that each campaign will have distinct characteristics because each parish situation is different. Thus, certain emphases will vary from one drive to another. Flexibility must be maintained to meet such variations.



Increased Offertory Campaign Preparatory Steps

Whether you are the chief executive officer of a major corporation, the owner of a family store, the breadwinner for your family, or the pastor of a local church, unless your income keeps up with the rate of inflation, you will fall behind. A 5% raise in income in a year which produces 10% inflation means you have actually lost 5% in real dollars. A 10% increase in income in a year of 10% inflation will keep you even, but that is all. While you have not fallen behind, neither have you grown. Growth comes only when the percent of increase in net annual income exceeds the annual rate of inflation.

As in business and in the home, a decrease in the real income of a local church, a parish, has to result in cutbacks either in the quality of services offered or a decrease in the services themselves. Important maintenance may have to be postponed. When this occurs, you pay the price sooner or later. If later, the cost will become even greater. Perhaps religious education or other parish programs must be eliminated or reduced. The youth, the poor, the sick, adults seeking growth in their spiritual lives—any or all may and can fall victims to breakneck inflation. Any chance of accumulating even modest reserves is eliminated. Attempts to reduce parish debt will suffer if the parish is able to pay only interest but is unable to make any payments toward principal.

So church income has to grow annually at a rate at least as great as the rate of inflation—and preferably at a greater rate to provide for growth. An increase in attendance is one way this can be accomplished. More people in church means more contributors, but they may also require more services such as expanded religious education programs to accommodate additional families. So an increase in the number of parishioners may or may not result in a net increase in real dollars.

The most certain way of accomplishing such increase in income is through an increase in the average contribution from your parishioners. It seems many of them reach plateaus in their giving to the parish and are content to remain there. Only when they are encouraged to do so do they move to a higher plateau. Few will do it on their own. They do not deliberately withhold money from the church. Rather, it does not occur to most people that the church suffers from inflation in the same way they do. As you know, many feel the church is wealthy and see no need for sacrifices to support it.

You Have To Ask

Remember the first rule of fund raising: You have to ask. If your parishioners are not aware of your needs and your financial picture, you give them no impetus to increase their weekly support. In this day of severe inflation, families must be selective in spending. Thus, if the parish does not need more money, there is no incentive to give more. And unless you, the pastor, tell them you need more, you cannot expect them to surmise it.

"I have never preached money," is a statement often proudly proclaimed by well-meaning but wrong-thinking pastors. Watching your parish and its services sink to the ground because you refuse to ask for money means your people will suffer.

On the other hand, it is not necessary to preach about money week after week. To do so would turn off your people and send them to a neighboring parish. Harping on the subject of money is *not* what this book advocates. Rather, properly handled, a campaign for an increase in weekly contributions—the "bread and butter" income of your parish—can provide a reasonable increase in income while actually improving the unity and morale of your parishioners, the people of God who have been entrusted to your care. Increases as much as 100% in parish income are not uncommon in properly run campaigns.

Reasons for Increased Offertory Campaign

A campaign to increase offertory collections is a relatively simple and painless means of raising weekly parish income. Its purposes are to alert parishioners to the needs of the parish and to remind them that for most people it has been a long time since they have increased their level of giving to the church. The majority of these families receive annual salary increases which help them offset inflation. Unless church income likewise increases regularly, expenses will overtake and surpass it. And only Uncle Sam can survive very long on deficit spending. Thus, for many parishes, an increased offertory campaign is the solution needed to bring income in line with expenses.

The strongest need (the case statement as described in Chapter 1) for an increased offertory campaign is a deficit occurring in the present fiscal year. A second strong need is a deficit projected in the coming year's budget. A third is one or more new programs or improved physical facilities asked for by parishioners. Finally, renovation, or maintenance, while important, is the least popular cause for fund raising. Most campaigns involve a combination of two or more of these needs.

Objectives of an Increased Offertory Campaign

The objectives you would seek in running an increased offertory campaign are as follows:

- 1. To increase the weekly income of your parish in accordance with its needs; that is, to eliminate any deficit in expenses over income and to provide for needed growth in services to parishioners.
- 2. To encourage parishioners to increase their giving to the church in proportion to their financial capabilities.
- 3. To remind parishioners of their biblical obligation to return to God a proper portion of his gifts to them.
- 4. To emphasize the importance of using weekly collection envelopes.
- 5. To inform your parishioners of the financial picture of their parish and to remind them of their responsibility to support the parish in accord with their ability.
- 6. To produce parish unity and promote morale by involving the whole parish "family" in solving its financial needs.
- 7. To encourage an active laity by keeping them fully informed of parish problems.

Beyond the financial benefits of an increased offertory campaign are those of cohesiveness. Many parishes find various groups will come together and work as a team for the good of the whole. Relationships are strengthened, fences are mended, and a general increase of parish awareness occurs.

Increased Offertory versus Capital Pledge Drive

Although the plan outlined in this manual is a door-to-door program, it is simpler than a capital pledge campaign for these reasons:

- 1. No selling is required by the workers. Printed materials, mailed in advance, along with homilies provide the selling.
- 2. Workers simply pick up completed cards which have been inserted in sealed envelopes, assuring complete confidentiality and preventing any embarrassment to either party.
- 3. No workers' meetings are held in advance of the Sunday in which the campaign takes place and only one captains' meeting is required.
- 4. No report meetings are needed.
- 5. 80% of the visits are accomplished in two or three hours on the afternoon of the drive.

7. There is no need for pairs of workers to visit homes.

Financial Statements and Budgets

Before your people can be asked to increase the support of their church, they must be shown the financial picture, that is, the need for the increased giving must be demonstrated. This applies to the actual current income and expense figures as well as the budgeted future amounts.

More and more churches are publishing their financial records as a matter of accountability and stewardship to their congregations. Whether or not there is a campaign for increased giving, parishioners are entitled to see and understand the financial status of their church. This applies not only to income and expenses but also to assets and liabilities. To use an outrageous example, a church running a \$10,000 annual deficit, but with \$150,000 invested in certificates of deposit, would be withholding significant information if only an income and expense report were published. The information on the balance sheet reflects a much different picture, particularly if interest or dividends are not shown separately as income.

Accountability to donors is being emphasized more and more by all non-profit organizations. The National Council of Catholic Bishops in its *Principle* and Guidelines for Fund Raising in the United States strongly supports this concept.

As every person is accountable to God for his or her stewardship, fund raisers are accountable to the donor for the disposition of monies received. As a first step, this accountability demands that funds be used for the causes promoted, always respecting the specified wishes of the donor. Furthermore, fund raisers should make available to donors an appropriate report of significant financial aspects and the apostolic dimensions of the endeavor to which they have contributed.

Financial records and budgets as maintained by the pastor, the finance committee, and the accountant are necessarily very detailed. They resemble the journals and ledgers of a profit-making organization. Sophistication varies from parish to parish. Some even record the monthly progress of their actual results to budgeted figures (see Appendix A). As laypeople become more involved in the administration of parish finances, bringing their education, expertise, and experience from the world of business, you may expect the sophistication to grow.

Regardless of the amount of detail and actual records, the statement published for general parish review should be greatly simplified. The average parishioner may not understand it. Most will not take the time to read complex financial statements. The following examples are useful in that they are not too brief or overly detailed. Rather, they display sufficient detail for an average person to understand the finances of his or her parish.

STATEMENT OF FINANCIAL CONDITION

Assets	YearY	ear
Property, building & contents		
Notes & mortgages owned		
Securities owned		
Deposits & savings accounts		
Checking accounts		
Other assets		
TOTAL ASSETS		
<u>Liabilities</u>		
Mortgages		
Notes		
Unpaid bills		
Unpaid diocesan assessments		
TOTAL LIABILITIES		
· NET WORTH		

STATEMENT OF INCOME AND EXPENSES

Receipts	Actual \$ Year	Actual \$ Year	Budget Year
Regular collections			
Christmas/Easter			
Stipends			
Raffles			
Interest			
Miscellaneous			
TOTAL RECEIPTS			
Expenditures			
Church			
Rectory			
Education			
School			
Religious education			
Interest on mortgage			
Principal on mortgage			
Utilities			
Maintenance/repairs			
Insurance			
Taxes, employee benefi	ts		
Printing, postage, etc			
Diocesan assessment			
TOTAL EVDENDITHIDES			
TOTAL EXPENDITURES			
SURPLUS (DEFICIT)			

Some parishes, however, prefer more detailed reporting. An excellent example of this appears in Appendix A. If it is felt that the preceding example is too brief to satisfy the people, this one will do nicely.

If the parish owns a cemetery, its record may be published also. The following is an example of a simple income and expense statement for a cemetery:

SAINT	CEMETERY
Statement of receipts an	nd disbursements year ending
Receipts	Operating Perpetual Care Account Trust Funds *
Sale of deeds	
Other fees	
Interest income	
Miscellaneous	
Total:	
Disbursements	
Maintenance	
SURPLUS (DEFICIT)	
Perpetual Care Trust Fur	nd Balance *
* Fund is subject to leg	gal restrictions on use.

Such statements should be published annually in the church bulletin or newsletter along with the budget for the coming fiscal year. In addition, this information is basic to the literature and publicity prepared for any style of increased offertory campaign. The more the parishioners understand the parish finances and the seriousness of the parish's financial situation, the more you may expect them to support you through increased weekly contributions.

Some parishes, especially large ones, provide audited statements. But for the average local church, the additional credibility obtained by providing audited statements is ordinarily not worth the extra expense. Obviously, in any situation where doubt exists or past problems have occurred, the cost of audited statements may be justified.

Some parishes use what is referred to as a compilation. The accountant makes a statement similar to this when presenting the report:

A compilation is limited to presenting in the form of financial statements information that is the representation of the management of the church. I have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any form of assurance on them.

In one parish, the cost of providing a compiled annual statement was \$400, whereas the cost for an audited statement would have been \$1,500. Obviously, this large difference in cost is seldom worthwhile when reporting the finances of a local parish.

Budget projections are a necessary part of a fund-raising drive. Usually, income is assumed to remain stable while increased expenses are projected in accordance with the inflationary costs of operating the church and its programs. Meeting the projected deficit then forms the goal of the drive, that is, the amount of increase required to meet anticipated expenses for the year.

If a church has committees with individual budgets, these must be prepared and submitted to the Finance Committee in time for an overall total to be obtained. It is not unusual for the grand total to become so high it is necessary to trim the budgets of each committee. One danger here is that the Finance Committee appears to control all others because of its budget-cutting power. This danger can be alleviated somewhat by having representatives of the various committees assemble to review the total proposed budget. Ideally, all budgets for committees would then be pared by the same percentage. However, each must be heard and allowed to defend its budget, especially as it compares to last year's actual expenses.

It is urgent that the pastor make the final decision when elimination or reduction in programs will result from budget cutting. It is his prerogative to make such policy decisions. Likewise, when a Finance Committee pares budgets, it should do so only in reference to the total expenses of each committee. Let the individual committees themselves decide where to cut within their own budgets.

Levels of Individual Giving

A 50% to 100% increase in parish income can be anticipated with a properly run campaign. Obviously, this total is composed of hundreds of individual contributions. It is these individual weekly decisions by your parishioners toward which the campaign will direct itself.

Collection Analysis: Parish				I	TOWN		
No. of Registered Families	No. of A	No. of Active Families	lies				
	Weekend	Weekend of	Weekend of	Weekend of	Weekend of	Holyday Weekend of	& Special Weekend of
No. of envelopes mailed							
No. of envelopes returned							
# Families giving less than \$1							
# Families giving \$1.00							
# Families giving \$2.00							
# Families giving \$3.00							
# Families giving \$4.00							
# Families giving \$5.00							
# Families giving \$6.00							
# Families giving \$7.00							
# Families giving \$8.00							
# Families giving \$9.00							
# Families giving \$10.00							
# Families giving \$11.00							
# Families giving \$12.00							
# Families giving \$15 or more							
Total Donations in envelopes	\$						
Total Loose Cash	\$						
Total Collection	\$						

In order to analyze properly current levels of giving, it is suggested that six or seven weeks' collections be studied. The chart on page 19 is useful for this purpose. Collection envelopes for those weeks are sorted by amounts of dollars and the number of each are recorded on the form. This simple exercise often surprises pastors when they see how many families are donating so little. If you use an envelope company to record weekly results, it will give you a computerized report of this type periodically.

Of course, as a rule, envelope users are more generous than nonusers. Some persons who use checks assume they are being recorded even if not put in collection envelopes. That assumption is not correct in many parishes. Further, recent information from the Internal Revenue Service indicates it is considering not allowing checks alone to be the basis for a charitable deduction. Other persons have valid (at least in their minds) and/or moral objections to envelopes. But most persons who do have objections will not use envelopes because they simply wish no one to know how little they are giving. It therefore behooves every pastor to promote continually the use of collection envelopes by his parishioners.

Updating Parish Registrations

No campaign should be undertaken until records about parishioners are as upto-date as possible. There are several ways to accomplish this, depending upon the present condition of your records. Obviously, the larger the number of names on your parish rolls, the more prospects will be available for the campaign.

If records are in poor shape or much out of date, a parish census may be the best way to update them. Such a census entails visiting every home within your boundaries. All families of your denomination are then asked to complete census cards of the type shown in Appendix B.

But this procedure creates a problem. The committee to make the census visits would be organized in much the same way as the increased offertory campaign. It is difficult—maybe impossible—to ask your people to make two such efforts back-to-back. If you are in a financial position to wait six or more months for the increased offertory drive, then you have no problem. If this is not the case, however, other means must be used for updating registrations. They might include:

- 1. Everyone attending a weekend service is asked to complete an index card, simply stating their name, address, and telephone number. This is done during Mass with cards and pencils provided in the pews. The cards are picked up by the ushers at that time. Results are then compared with the existing parish census records. Those persons not found to be among the registered families are then visited or called by telephone to complete the remainder of the information on your standard census cards.
- 2. The second approach is to have a group of people with tables either in the back of the church or in the parish hall after weekend Masses and invite all

nonregistered persons to stop for a cup of coffee and to register. The full census forms would be completed at that time.

3. Regardless of which method is selected (in fact, even if no updating of records is done), all the parish school and religious education students should be checked against the list of the parish registered families. All families with students in the school or in the religious education program should be considered as prospects for the increased offertory campaign. Their names would be automatically added to parish registers so they may be visited during the drive.

Setting the Campaign Goal

Ideally, the goal for the campaign will be the amount of increase necessary so that the anticipated parish income is at least equal to the projected expenses. Thus, if a \$50,000 deficit exists, the goal for the increased offertory drive will be an increase of \$1,000 per week. Obviously, the amount of increase needed must be reasonably within reach. Assuming that the general morale in the parish is good and that a similar campaign has not been run recently, you should be able to anticipate an increase of anywhere from 50% to 100% in total income. To accomplish that, however, the plan put forth in this manual should be followed without cutting corners. The amount of work required is not burdensome, yet the results will be very rewarding to you and your parish.

Organization for Campaign

Refreshments

Chairperson

The table of organization to run an increased offertory campaign will be as follows:

Pastor	Has overall authority and responsibility for the cam-
	mains including paragraph and context of position

paign including personnel and content of written materials; recruits chairperson(s) and secretary.

Chairperson(s) Organizes personnel; recruits captains; provides on-

the-scene direction of campaign.

Captains Are responsible for about 50 homes; recruits workers

and supervises them, including follow-up.

Representatives Are responsible for visiting about 10 homes and

follow-up where no response is received.

Provides coffee and doughnuts for the captains' meeting and for the workers on the Sunday of the

drive.

Is responsible for all clerical duties and typing; Secretary

supervises assistants.

Printed Material

The following printed material is required for the campaign:

1. Agreement Cards. These cards, sometimes called "Commitment Cards," might better be entitled "Agreements to Try," because that indeed is what they are. No one is signing a legal obligation or even a moral one. A person signing such a card is simply indicating the amount he or she will attempt to contribute for support of the parish each week. He or she is not obligating himself or herself to this amount but rather is simply saying that this is what he or she will try to do. The number of cards to be ordered is at least 150% of the total number of registered families.

The following sample was used successfully by a parish. You will note the back of the card provides the parishioner with an indication of the dollar amount of his or her gift in relation to annual salary. It is often shocking for people who feel they are being generous to see what a small percentage of their salary they are truly giving.

Samples of other styles of Agreement Cards appear in Appendix C.

	ST. CATHERINE'S CHURCH For the honor and glory of God, and to provide for the operation maintenance of my parish, without legal obligation upon me, I despress a willingness to contribute weekly: Amount \$			
	Date	Signed	BEGINNING NEXT SUNDAY	
Name			Increased Parish	
Address			Support Program	

If Annual	3%	4%	5%	10%	1 20/
Gross Is:	Weekly	Weekly	Weekly	Weekly	12% Weekly
\$10,000.	\$ 5.77	\$ 7.69	\$ 9.62	\$19.23	\$ 23.08
12,000.	6.92	9.23	11.54	23.08	27.69
15,000.	8.65	11.54	14.42	28,35	34.62
17,500.	10.10	13.46	16.83	33.65	40.38
20,000.	11,54	15.38	19.23	38.46	46.15
25,000.	14.42	19.23	24.04	48.07	57.69
30,000.	17.31	23.07	28.85	57.69	69.23
35,000.	20.19	26.92	33.66	67.30	80.77
40,000.	23.08	30.76	38.47	76.92	92.31
50,000.	28.85	38.46	48.08	96.15	115.38

2. Confidential Envelopes for Agreement Cards. The size of these envelopes is No. 9. As you will see later, your parishioner is asked to complete the Agreement Card, enclose it in this envelope, and then seal the envelope. This eliminates all embarrassment for both the parish representative and the parishioner being visited when the envelope is picked up on the afternoon of the drive. The number of envelopes needed is the same as the number of Agreement Cards. The wording on the envelope might be:

My Commitment... to Our Increased Parish Support Program

CONFIDENTIAL

- 3. Brochures. The number required is the number of registered families, plus a small excess such as 50 or 100. Brochures vary considerably in sophistication and style. One type follows. Others appear in Appendix D.
- 4. Cover Letter for Brochures. Brochures will be sent to all registered parishioners, accompanied by a cover letter from the pastor. Obviously, much flexibility exists here. A model letter is included in Chapter 3. Of course, the number to be ordered would be the same as the number of brochures. These need simply be photo-offset.
- 5. Mailing Envelopes. Envelopes containing your bulk-mailing permit should be ordered in the amount of twice the number of registered families since two mailings will be involved in this program.
- 6. Letter for \$0—\$3 Givers. As will be seen in the next chapter, this letter is involved in the second mailing. The number to be ordered depends upon the number of givers who fall into this category.
- 7. Letter for \$4—\$14 Givers. The same holds true for this letter. Models for both these letters are included in Chapter 3.



Rewards of Living the Stewardship Concept

Christ tells us in the Book of Revelations "Behold, I make all things new." Christ makes all things new in us today, and through us – in our Stewardship of all of His gifts.

We become the very personal Face of Christ in service to one another.

OUR PARISH becomes a "Family of Families", a people serving one another.

OUR CHURCH, St. Catherine's becomes a great out-pouring of the concern of Christ. Our "Family of Families", our people, who need to live their lives in Christ, will, through Catholic Stewardship, be brought to Christ.

So, we ask you, our brothers and sisters, not to leave buried in your unconsciousness the answer to the question:

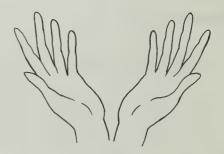
"Who is the Giver of all gifts which we call our own?"

We ask you to join together, each and every member of our "Family of Families," and become good stewards of your money. Out of gratitude and love of our Father in heaven, we can share the gifts He gave to each of us, with one another on earth.

Be generous, and you will be prosperous. Help others, and you will be helped.

Proverbs 11:24-25





St. Catherine's Church



Yes, We Do Have Problems

For the past several weeks, the problems of our parish finances have been studied and analyzed by our religious and lay leadership. Their assessment of the problems and their solutions seem feasible, spiritual and practical.

Within this brochure, you will find a statement of our financial condition. As you can see, it is simply a case of expenses exceeding income. Despite cutbacks and belt tightening of budgets, the weekly offertory collection is not adequate to meet the costs of operation. After studying our resources, it was concluded that we as a "Family of Families" could stretch and reach a higher giving level than we are currently reaching.

- Weekly offerings must supply most of the funds for operating expenses of the parish. Income from the Carni-zaar and other fund-raising affairs are helpful but cannot (and indeed, should not) support our parish.
- Only 57% of our adult parishioners attending church use our envelope system for their church offerings, but envelope offerings amount to 81% of the total contribution. Parishioners who do not use the envelope system only contribute 19% of the total.
- The major problems confronting our "Family of Families" are in fact the same ones that confront each and everyone of us – spiraling inflation. The rising cost of fuel, utilities, material costs – they have all gone up and from all indications, they will continue to increase.
- Our weekly collections have not kept pace with our increased costs,

FINANCIAL STATEMENT 1979 - 1980

For the fiscal year ended June 30, 1980, expenses for the parish exceed income by \$15,692.

Collections have not been increasing while expenses have been going up due to the effect of inflation. For the year to end June 30, 1981 we expect to have a deficit of \$40,000. unless collections improve.

Our financial statement for the year ending June 30, 1980 is as follows:

Income:

Regular Collections	\$155,529.
Christmas and Easter	26,278.
Fund Raising	52,639.
Diocesan Collections	18,841.
Other Receipts	18,942.
TOTAL INCOME	\$272,229.

Expenses

enses:	
Church Operating Expenses	\$135,450.
Education	36,372.
Utilities, Insurance, Taxes	19,800.
Diocesan Assessments	31,178.*
Debt Expenses	65,121.
TOTAL EXPENSES	\$287,921.
Deficit	(\$ 15,692.)*

*Includes a late payment to the Diocese after the end of the year of \$8,000.

It is obvious that our Offertory Income is insufficient to meet our operating expenses,

We must do something to help ourselves or else St. Catherine's will be in deep financial trouble. The Offertory Collection must be increased to meet our financial needs.

Our Family of Families Needs to:

 Maintain our parish and bring our parish out of "financial difficulty".

Our parish income is no longer sufficient to meet operation expenses. This year our parish spent \$15,692. (more than it received), and next year, with the increased cost of inflation, the (deficit) will be even greater.

2. Broaden the base of parish support.

If more of our parishioners would contribute faithfully, the burden of parish support would not fall so heavily on so few who already give their "fair share".

3. Set guidelines for giving.

So that each parishioner can determine what portion of his income is a fair share for the support of our church.



Our Solution

To institute a cooperative program which encourages everyone to increase their weekly contribution. For the next few weeks you will read and hear much about our Increased Parish Support Program. Every family is being asked to consider increasing their weekly offering by a reasonable amount if this is possible.

The program will culminate on Sunday, November 16, 1980, when a group of our interested fellow parishioners will visit everyone in the parish who has not already returned his/her "Commitment" of parish support.



After November 10th you will receive a commitment card, a confidential return envelope, and a letter from St. Catherine's in which you will find a listing of "suggested weekly offerings" based on an average annual income. It must be emphasized that no parish priest, nor religious or parishioners are recommending, telling or otherwise suggesting *how much a parishioner is to return to Jesus Christ through his/her parish. Each parishioner must make an evaluation of his/her personal family needs and financial circumstances.

After your evaluation, if you decide that you can give more to strengthen our parish programs and thereby our "Family of Families", then we ask you to "Commit" yourself to increase your weekly offering.

Questions & Answers

- Q. Why are we being asked to contribute more generously?
- A. Because the parish receipts are not keeping pace with the times and increased expenses,
- Q. If everyone increased his offering in the Offertory Collection by two dollars per week, would that be enough to enable the parish to pay its bills?
- A. If everyone cooperates and the average contribution increases at least by two dollars per week, the parish should receive enough to cover expenses and avoid operating at a deficit. For example: an offering of \$3.00 might be increased to \$5.00, those giving \$6.00 might increase to \$8.00, etc.
- Q. Expenses are increasing each year, how do we avoid a deficit in the future?
- A. If every parishioner makes a practice of reviewing his giving habits every year according to his/her income, we expect that the parish receipts will also increase from year to year. Those with more, should in fact give more, but everyone must do his/her part according to his/her ability to contribute.
- Q. I would like to give it a try but what if I can't afford to keep it up?
- A. That's O.K. All we ask is that you give it a try. We know that once you start contributing regularly each week, you will find it easier than you thought it would be.
- Q. Is there an average commitment?
- A. No, because every family's financial situation is different. Each parishioner must make an evaluation of his/her personal family needs and financial needs.
- Q. When do I start my "Increased Parish Support?"
- A. The Sunday after you have returned your commitment card to the parish.
- Q. Will gifts be on a week to week basis?
- Yes, through your regular use of a weekly envelope each Sunday.
- Q. Does the use of the envelope really have a purpose?
- A. Yes, it is the only definite way in which the parish can budget to meet regular obligations. Weekly gifts in parish envelopes are the primary source of revenue. It allows the parish the use of a systematic method of payment for bills, necessary repairs, and effective planning for the needs of the future. Your use of envelopes also allows the parish to give you accurate receipts for income tax purposes.

8. Cards for Parishioners Not Using Envelopes. A sample card follows. Note the wording is such that it can apply to parishioners now receiving envelopes but not using them, as well as to parishioners not now receiving envelopes but who will be. As we will see in the next chapter, part of this campaign recommends that envelopes be sent to *all* parishioners, active and inactive, at least for two or three months. The number of these cards needed will depend upon the number of parishioners not using envelopes.

IMPORTANT!

For Those Parishioners Not Using Envelopes

In connection with Commitment Sunday, we ask your future cooperation in using the envelopes being sent to you.

Their use will facilitate our bookkeeping and will allow us to give you accurate receipts for income tax purposes.

Thank you.

9. School Subsidy Card. Some parishes use this card. Others prefer not to. Whenever it is used, it is only sent to school families so as to avoid any possibility of causing hard feelings between school and non-school people. Many school parents are unaware of the size of the subsidy carried in the average parish. The amount the parish is subsidizing for their child's or children's education should have an effect upon the amount of weekly contribution to the parish.

SPECIAL ATTENTION

A Message to All School Parents

To aid your decision, please study the following facts . . .

1982-1983 School Budget \$108,595 Cost Per Student \$754

Parish subsidy to school families:

1 child in school \$454 2 children in school \$1,008 3 children in school \$1,662

- 10. Visitors' Envelopes. These envelopes, sometimes referred to as Worker's Kit, are usually 10" by 13" and will be used by the parish visitors for their assignment cards, extra agreement cards, envelopes, pens, etc. In addition, they also serve as identification. The names of the parish, the worker and captain, and the team number should be on the envelope. Of course, the number needed depends upon the number of workers.
- 11. "Sorry I Missed You" Cards. Order about 50% of the number of registered families. Five cards will be put into each Visitor's Envelope to be left in the event that any assigned parishioners are not home at the time of the visit. This card "breaks the ice" for a call-back during the week.

SORRY . . .

I stopped by to pick up your Commitment Card for Our Lady of the Lake Church. Since no one was at home. I will return some evening during the week.

Date	Worker	

Supplies Required for Campaign

During the preparation stage, the following supplies should be ordered:

1. Six sets of mailing labels (for total parish—active and inactive). If you use an envelope company for your mailing labels, request two of the six sets in alphabetical order by street and numerically within the street, one set in alphabetical order and the remaining three sets in zip code order.

The labels or your own addressing machine will be used on the following items: 3 sets of index cards, 1 No. 10 envelope, 1 No. 10 or other size envelope if your brochure is larger, 1 Agreement Card.

2. Three sets of index cards (2 white, 1 colored). The number required for each set will be that of the total number of registered parishioners, active and inactive.

- 3. Inexpensive pens to insert in the Worker's Kits.
- 4. Inexpensive fish pins or cross pins. These are optional, but it is impressive when they are blessed and distributed at the commissioning ceremony. They remind your workers and parishioners alike that this entire effort is primarily a spiritual one.

Collection Envelopes

As an integral part of this drive, your weekly collection envelopes must be revised. If possible, the revision should take place to coincide with Commitment Sunday. A major change in the design of the face of the envelope will help emphasize to your parishioners that the campaign is now in effect and an increase in their giving is anticipated. Another important change is to update the scale of figures shown on the envelope, if you show them at all. In general, the days of \$2, \$3, and \$4 weekly giving have passed. Therefore, the lowest figure shown on the scale should be \$5. The blank space used to record an amount not preprinted on the envelope should appear at the top of the scale, never at the bottom. The following scale is representative of those used by many parishes today:

\$	
\$20	
\$15	
\$10	
\$8	
\$ 5	

When launching an increased offertory campaign, the new collection envelopes should be sent to all registered families, active and inactive alike. The list of recipients can be culled after several months to eliminate those who are still not using the envelopes. You will certainly pick up enough new users to more than make up for the temporary extra expense.

The revised envelopes and the mailing to all parishioners should, if possible, begin on the Sunday of the drive or as soon as possible thereafter. It does no good to go through the motions of such a campaign and then offer envelopes on which your parishioners can use the same old figures. At the same time, many parishes specify a minimum amount. For example, you might add this sentence, "A minimum of \$8 weekly is required from each family for the adequate support of the parish." No sample envelopes are included in this manual because the variety is almost infinite. Envelope companies will have many styles and colors to show you. Their salesmen are ordinarily very knowledgeable and helpful, and will cooperate in making these revisions.

Increased Offertory Campaign Procedures and Follow-Up

The preliminaries have been taken care of, and it is now time to consider the campaign itself. The following schedule covers a minimum of seven weeks (beginning six weeks prior to "Commitment Sunday"). It assumes that all financial material for the case statement has been prepared in advance. Even then, it may be advisable to allow more time, if possible.

Schedule for Increased Offertory Campaign

Week No.	Person(s)	Task
1	Pastor	Meet with chairperson or co-chairpersons and campaign secretary plus whomever else from the core group (for example, Finance Committee) seems advisable. This meeting is to review the mechanics of the campaign and to initiate the recruiting of the captains.
	Pastor and Chairperson	Prepare written material (brochure and letters). Deliver to printer by end of the week. Order other printing requirements at beginning of week. Specify priority for the Agreement Cards and the two letters used in the second mailing. (See pages 22–23, Printed Materials.)
,	Secretary	Purchase index cards, pens, and pins. (See pages 29–30, Supplies Required.)
2	Chairperson(s)	Recruit captains. (See page 21, Organization.) Send letter of thanks to each, including a reminder of the date, time, and place of the captains' meeting. Stress the importance that they attend.

		Sort the geographical index cards into teams. (See page 33, Setting Up the Records.)
	Secretary	Enter the level of giving on the master file. (See page 33.) Address the two sets of envelopes with labels or addressograph. If bulk mail permit was not preprinted, rubber stamp that permit on both sets.
	Chairperson(s)	Receive Agreement Cards and the two letters for the second mailing from the printer by the end of this week.
3	Chairperson(s)	Complete recruiting of captains and the sending of letters to them as described above.
	Secretary	Apply labels to or Addressograph the Agreement Cards.
		Type salutations on the two sets of letters for the second mailing. Type the individual letters for donors of \$15 and up. (See page 37, Sec- ond Mailings.)
	Chairperson(s)	Receive from printer: brochures, cover-letters (prefolded) and balance of printing by end of this week.
4	All	Captains' Meeting is held this week. (See pages 34–35, Captains' Instructions.)
	Secretary	Stuff brochures and cover-letters. Mail at end of week. (See pages 35–36, First Mailing.)
5	Pastor	Deliver first homily, announcing drive, presenting the reasons for it, and describing how it will work. (See pages 37 and 41, Homilies.)
	Secretary	Stuff letters, cards, and envelopes. Mail at end of week. (See page 37, Second Mailing.)
	Captains	Divide cards into districts. Recruit workers and notify campaign secretary of their names. (See page 34, No. 1–5, Captains' Instructions.)
6	Associate Pastor	Deliver second homily on the subject of stewardship. (See page 41, Second Homily.)
	Captains	Complete recruiting of workers and notify the secretary of their names as shown above.
	Secretary	Prepare the Visitors' Kits. Enter the names of the captains and the workers on the front and

stuff the kits. (See page 45, Parish Visitors' Instructions.)

Commitment Sunday

7 Lay Person Deliver third homily, "This is our parish—I love it here," describing parish's good points and

giving reasons why everyone should support the campaign. (See page 41, Third Homily.)

All Commissioning Ceremony. (See pages 43–44, Commissioning Ceremony.) Visitors' Meeting.

(See pages 44–45, The Drive Itself.)

Visitors Visit assigned homes and report back to captains.

Follow up during week for those cards not received on Commitment Sunday.

Setting up the Records

- 1. Three sets of index cards are required, one set to be a different color (for example, two white sets and one pink). The number of cards in each set will be the total number of registered families, active and inactive.
- 2. Attach mailing labels to all three sets (or reproduce on your addressing machine). Use upper left-hand corner of the cards.
- 3. Sort one white set alphabetically.
- 4. The second white set and the colored set are sorted by street and then numerically within each street. Keep both sets separate.
- 5. The alphabetical set is the Master File. Record the present weekly contribution underneath the address. If a family does not use envelopes, record "0." If it is a school family, write "S" after the figure (for example, "5S" means the family's usual donation is \$5 and it has one or more children in your school). "Present weekly contribution" refers to the first collection only, unless you have a weekly second collection for parish use. If so, enter the total of both collections.
- 6. The other set of white cards will be the captains' Control Cards. The colored set will be the workers' Assignment Cards. Once in street and numerical order, as noted in section 4 above, they are to be divided and batched geographically into groups of about 50 each. Both sets must be identical.
- 7. Assign team numbers to the batches. Record this number in the upper right-hand corner of each card. Then enter team numbers on the cards in the Master File. Note: If you have an accurate listing of streets (and house numbers for those streets which are in more than one team) assigned to each team, you can avoid recording the team numbers on the Master File. The idea is to have a sim-

ple means of determining which captain has each name for follow-up purposes, or of reconstructing a roster if a captain should lose his or her cards. (It has happened.)

8. Prepare a list of the team numbers and the captains assigned to them.

Captains' Meeting

This meeting is normally held during the week prior to the initial homily and mailing announcing the campaign. Full details of the drive are described, including the two mailings and three homilies. Once having been made aware of the campaign program, the captains receive written instructions, which are carefully reviewed by the pastor and chairperson. The following is a guide to making up your instructions.

Captains' Instructions

- 1. You will receive identical sets of cards. The colored set will be Assignment Cards for your workers (visitors). The white set will be your Control Cards.
- 2. Divide the Assignment Cards geographically into groups of about ten each and divide the Control Cards in the same way.
- 3. Recruit and assign one visitor for each group, plus one additional worker for the team. The latter will serve as a floater in the absence of an assigned visitor. All visitors are to be recruited *only* from among the cards assigned to you. It is probably best to await the first homily (date) before starting. Recruiting will be easier if you emphasize that the visitors' duties do not involve selling pledges. They are simply to pick up sealed, confidential envelopes. No embarrassment is possible to either party.
- 4. When your assignments are determined, mark both sets of cards accurately as to which visitor a name has been assigned. Do not release the cards in advance. Bring both sets to the Visitors' Meeting on Commitment Sunday. Batch the Assignment Cards for insertion into the Workers' Kits at that time.
- 5. Instruct your visitors to be available on Sunday, (date):
 - a. Attend (last) Mass to be commissioned, if possible.
 - b. Must attend 1:00 (or 1:30) meeting in the hall for their assignments and instructions. Coffee and doughnuts will be served.
 - c. Bring their own Agreement Cards in sealed envelopes to the meeting. You do the same. They will be turned in along with the matching Assignment Cards before leaving the meeting.
 - d. Teams will sit together at numbered rows or tables at the meeting.
 - e. Visitation will be from 2:00 to 5:00 that same afternoon.
- 6. Hand out Workers' Kits and Assignment Cards at the meeting. Note: When your visitors have been recruited, call (name and phone number) with the

names so that they may prepare Workers' Kits for each in advance of the meeting.

- 7. When your workers return from their visits, you are to receive their completed Assignment Cards and sealed envelopes. If you are collecting yourself, leave your Control Cards with us until you return.
- 8. Mark your Control Cards to agree with the Assignment Cards:

"X" (means call completed and envelope received)

Deceased

Moved

Refused envelope or entry, etc.

Note: Workers should mark assignment cards as soon as they leave each house.

- 9. Captains will turn in the completed Assignment Cards and sealed envelopes to the Control Desk. Retain your Control Cards for follow up on missing names.
- 10. During the week be sure your workers are following up on incompleted calls.
- 11. Arrange to receive these other Assignment Cards and sealed envelopes from your visitors and turn them in to the Rectory on or before the following Sunday.
- 12. If you have any questions, problems, and so on, please contact the Chairperson (or Cochairpersons).

Reminder: Please call in the names of your workers as soon as possible.

First Mailing

- 1. The first mailing contains the brochure and the cover letter.
- 2. The cover letter is addressed to all parishioners (not individualized as the second mailing will be). It is typed on parish stationery, signed by the pastor, printed by offset, and prefolded by the printer. Date the letter as of the Monday following the first homily.
- 3. Address the envelopes with labels or addressing machine.
- 4. Stuff brochure and cover letter.
- 5. Deliver to post office on the Saturday of the first homily so that they may be delivered during the week following that homily.

Since both this mailing and the next one are bulk rate, check your local postmaster as to when he would like to receive them. Ask his cooperation in delivering them during those two weeks and explain their importance. Unless he can give assurance of delivery, first-class postage must be considered, especially for the second mailing. When you explain the purpose, however,

postmasters will usually cooperate. Any out-of-town parishioners will require first-class stamps for both mailings.

6. A model for your cover letter follows:

Dear Parishioner:

The enclosed leaflet describes an important and urgent program for our parish. Please read it carefully.

While it has not been our custom in the past to ask for money, we have reached the point where there is no other choice. Inflation and the spiraling cost of living are outpacing our income. Our budget contains a \$_____ deficit. Thus an additional income of \$_____ per week is required. A Parish Increased Support Program, as described in the leaflet, offers the only practical solution.

We have been gratified and encouraged by your generosity in the past. You have always responded to the needs of the parish. For this reason, it is only after much prayerful consideration and careful thought that we present to you our program to improve the financial picture of our parish. We need your continued generosity and are hopeful that you will find a way to increase your weekly offering.

If each one does his or her share and we work together, we will succeed. Happily, our sacrifices will become a blessing for our entire parish.

Sincerely yours in Christ,
Pastor

Second Mailing

- 1. This mailing is individualized according to the family's present level of giving. Three different letters are used (the samples follow):
 - a. \$0 \$2 per week
 - b. \$3 \$14 per week
 - c. \$15 up per week
- 2. The first two letters are typed on parish stationery and signed by the pastor; then they are printed by offset. When typing the originals, be certain that the left-hand margin is the same on both letters. Do not type "Dear" in advance. The date of the letter will be the Monday following the second homily.
- 3. When received from the printer, the salutations are individually typed, but not addresses (for example, "Dear Mr. and Mrs. Robert Jones"). Of course, the type of letter depends on the present weekly contribution as shown on the Master List. This job should be restricted as much as possible to maintain confidentiality.
- 4. The letters for donors of \$15 up are individually typed and signed.
- 5. The second mailing contains:
 - a. Letter a, b, or c
 - b. Commitment Card, addressed by label or addressing machine
 - c. Confidential envelope (no. 9 size)
 - d. Card for those who do not use parish envelope system (0's on Master File) $\,$
 - e. Card for school families, if it has been decided to use it
- 6. Address envelopes with labels or addressing machine. Deliver to post office on the Saturday of the second homily (or whenever the postmaster wishes) so that it may be received during the week following that homily.
- 7. Model letters follow on pages 38–40.

Homilies

This program envisions three weekend homilies regarding the increased offertory drive and the reasons why it is being conducted. At first glance, three weeks of preaching on the subject may sound as though it is being overdone. Since three different persons are involved, however, each with his or her own personality, and since each week a different aspect or approach to the drive is discussed, it really does not come off as badly as one might imagine.

Complete homilies for the three weeks are given in Appendix E. They may be adapted to your own situation or you can, of course, take a fresh approach. In general, however, the homilies as a total package should cover the points noted in the following outlines:

Letter for \$0 to \$3 Weekly Donors

As you know by now, (date) is Commitment Sunday in our parish community. Your agreement Card and confidential return envelope are enclosed.

On Sunday afternoon, between 2:00 and 5:00, you will be visited by a fellow parishioner who will accept your card on my behalf in a sealed envelope. That envelope will be opened only by a member of the clergy.

Your weekly offering of at least \$5 is needed for the operation and maintenance of your parish. We are encountering a serious deficit problem and $\underline{\text{must}}$ increase the parish income to a minimum of $\underline{\$}$ a week.

There is, therefore, a special need at this time for every member of our parish community to re-examine closely the way he or she manages God's gifts. We are all responsible for the support of our parish and must gauge our regular giving according to its needs and our means.

Inflation has affected the Church just as much as it has affected you. Yet our parish income has not risen. When the question is asked, When did you last increase your weekly offering to the parish? most of us must admit it was many years ago.

So it is necessary and reasonable that such increase be made now. We know we can count on your support in this time of need.

Please try to be at home on Sunday afternoon until you have been visited by the parish worker.

May God bless you for what you have done in the past and for what you will do in the future. You are in His constant love. Be assured of my prayers and love.

Yours in Christ,

Pastor

Enclosure

As you know by now, (date) is Commitment Sunday in our parish community. Your Agreement Card and confidential return envelope are enclosed.

On Sunday afternoon, between 2:00 and 5:00, you will be visited by a fellow parishioner who will accept your card on my behalf in a sealed envelope. That envelope will be opened only by a member of the clergy.

An increase of at least \$3 above your present weekly offering is needed for the operation and maintenance of your parish. We are encountering a serious deficit problem and $\underline{\text{must}}$ increase the parish income to a minimum of \$ a week.

There is, therefore, a special need at this time for every member of our parish community to closely re-examine the way he or she manages God's gifts. We are all responsible for the support of our parish, and we must gauge our regular giving according to its needs and our means.

Inflation has affected the church just as much as it has affected you. Yet our parish income has not risen. When the question is asked, When did you last increase your weekly offering to the parish? most of us must admit it was many years ago.

So it is necessary and reasonable that such increase be made now. We know we can count on your support in this time of need.

Please try to be at home on Sunday afternoon until you have been visited by the parish worker.

May God bless you for what you have done in the past and for what you will do in the future. You are in his constant love. Be assured of my prayers and love.

Yours in Christ,

Pastor

Enclosure

Letter for Weekly Donors of \$15 and Up (individually typed and signed)

We wish to thank you for your generosity to the parish as expressed by your weekly contribution.

We are striving to minister to the needs of the total church. Inflation has affected our ability to do this. We have outlined to the parish the details of our problem.

To alleviate this situation, (date) is Commitment Sunday in our community. On that day, most parishioners will be visited to obtain their agreements for an increased level of giving.

Since you are already generous in this regard, you will \underline{not} be visited. Pray God, I assume I can count upon your continued support of the parish at least at your present level.

Parish income $\underline{\text{must}}$ rise to a minimum of \$\ \text{a week.} \] Therefore, even though you will not be asked for a commitment, if you can see your way clear of increasing your weekly offering, I would be truly grateful.

May God bless you for all you are doing and for what you will do in the future. You are in his constant love. Be assured of my prayers and love.

Yours in Christ,

Pastor

First Homily (delivered by pastor two weeks prior to Commitment Sunday)

1. The Problem:

Inflation

Deficits (past and projected)

Needs (for example, maintenance and/or programs to be undertaken)

2. The Solution:

Increased Offertory Campaign

Date

How It Will Work:

house-to-house

two mailings not a pledge

3. Organization of Drive:

Chairperson(s)

Captains recruiting workers. You may be called.

Second Homily (given by associate pastor one week prior to Commitment Sunday)

- 1. People do not give unless asked we are asking.
- 2. Campaigns in other parishes this is not just our problem.
- 3. Brochures last week and letters coming this week.
- 4. Collection envelopes being sent to all families use them.
- 5. Stewardship returning to God a portion of what he has given to us.

Third Homily (given by layperson, usually the president of the parish council, on Commitment Sunday)

- 1. Today is the drive. Stay home till visited.
- 2. This is our parish. I love it here.
- 3. Features and services of parish.
- $4. \ \, \text{Priorities in spending} \text{review your checkbook} \ \text{and compare amounts} \ \text{with donation to church}.$

Suggested Amounts for Weekly Giving

There is no way in which we can accurately or justifiably tell someone what he or she should be giving to the church. Individual circumstances beyond gross income are so variable that giving becomes a matter of an individual decision based upon ability and conscience. However, it must be admitted most people are giving quite below what should and could be expected of them. That is why the chart showing gross income and various percentages is displayed on the back of the Agreement Card. Many who feel they are being generous are

shocked to see the small percentage of income represented by the amount of their gift.

Some parishes try to take the individual circumstances into account by publishing a chart in which the percentage of income represented by the gift varies according to the number of dependents. For example, a person with no dependents might be asked for the full 5% while someone with one to three dependents would be asked for 4% and so on. This somewhat more realistic approach has a greater appeal to more families.

Another approach, tithing, will be discussed in Chapter 4.

Commitment Sunday

We now come to the day of the drive itself. If you follow the recommended schedule, this is the day on which a layperson is giving the third and final homily. When done by the proper person, one who can speak with authority and sincerity, this is usually the final touch that assures success of the drive. Selection of the right person is therefore very important.

A "Statement of Support" is an optional step, which adds a nice touch to the drive by displaying unity among the various parish leaders and organizations. No matter what differences, if any, may exist among them, support for the increased offertory campaign is required on a parishwide basis.

Since the entire parish will benefit from a successful campaign, it behooves everyone to show they are backing it. This is one parish undertaking which brings people together. In fact, the unifying effect is a side benefit received from a properly run drive.

The Statement of Support may be in the form of an insert in the weekly bulletin or on its cover on Commitment Sunday. It might be worded something like this:

We, the undersigned, declare our wholehearted support of the Increased Offertory Campaign which begins today. We urge all of our fellow parishioners to respond to it.

This statement is signed by the trustees, the parish staff, and the heads of the Home and School Association, Rosary Society, Liturgy Committee, Finance Committee, Knights of Columbus, and so on. This calls for a small extra effort, but it can have significant results and is well worth it.

Another feature of this Sunday is the commissioning of all campaign workers. This includes the chairpersons, the secretarial staff, the captains, the parish visitors, and any other persons involved in the campaign. Some parishes have the ceremony at a single Mass, usually the last one. Others prefer to have the commissioning done at all Masses. In this case, any workers attending a particular Mass would take part. One advantage of this approach is that all parishioners will observe the participation. This has great witness value. Regardless of which method you select, the commissioning ceremony usually takes place immediately after the homily or after communion. Incidentally, if you still need workers, these Masses are ideal for recruiting them.

If the commissioning is to be done at one Mass, it is preferable that it be

concelebrated. All workers are asked to stand in place or to approach the altar, depending upon the number of persons and the size of the sanctuary. Two sample commissioning ceremonies appear on the following pages. Obviously, you may compose your own, should you prefer. If pins are to be distributed, they are blessed at the same time and passed out to each worker by the pastor and his associates. Those not attending that particular Mass will receive their pins at the Visitors' Meeting, which follows the Mass.

The first of the two sample commissioning ceremonies includes participation of all persons at the Mass and, hence, if this ceremony is used, a sufficient number of copies should be reproduced.

Commissioning of Workers for Campaign: Model 1

Priest or Deacon: Will all our campaign workers, here present, please stand.

Pastor: You have generously responded to our appeal for volunteers in today's door-to-door campaign. Remember that you will represent the entire parish community.

We have been encouraged by the Word of God and nourished by the Eucharist in the liturgy we have just celebrated. Let us now pray that we may be effective witnesses in the name of Jesus our Lord, and his church, and that we will work together for the common good of our parish. (Pause for silent prayer.)

All: Blessed are you, O Lord, God of all creation, for through your goodness you have given us the gift of life, and entrusted us with stewardship to maintain the balance and order of all things on this earth.

You gave us your own son, Jesus, who showed us the way to salvation through service to our brothers and sisters in the world. He preached a gospel of reconciliation, unity, and peace, and entrusted this same ministry to his church.

He called his disciples to preach the good news: that you are with us, by the power of your spirit, and that you help us accomplish your works of mercy and justice in each generation.

We ask you, Father, to bless us on our way. Help us to touch the lives of your people with loving concern.

Through our witness of faith today, may you transform people's hearts so that they may turn back to you with a renewed faith, and join us in our worshipping assembly.

Help us all to support effectively the mission of our beloved parish with generosity of hearts and a fair share of the resources you have given.

We pray under the patronage of Saint () and in the name of Jesus Christ, your son and our brother. Amen.

Commissioning of Workers for Campaign: Model 2

Will all campaign workers please stand. (Pause.)

Dear friends, the works of God are accomplished through his people. We

are his people. We are his mouth through which his word is preached. We are his feet by which his love is spread. We are his hands by which his people are served.

Today you will provide the words, the feet, and the hands. You will be messengers of Christ by showing your love for him in a very positive manner. You are undertaking a most important assignment, a necessary effort for God's church in ().

Please show your agreement to this assignment by responding "I do" to the following:

Do you agree to represent () Church as participants in the increased offertory campaign?

Do you agree to visit the homes assigned to you to obtain their agreement cards?

Do you agree to act in the spirit and love of Jesus Christ?

Accordingly, I commission you as representatives of Jesus Christ and) Church in our increased offertory campaign.

And now a few words to the remainder of our congregation. Do you agree to welcome these parish visitors into your homes so that they may receive your commitment cards?

Do you agree to support () Church as equitably as possible in accordance with your means?

(Blessing for pins) Father, send your blessing upon these pins and the persons who will wear them. In the name of the Father, the Son, and the Holy Spirit.

Will all those who are standing please come forward to receive your pins?

The Drive Itself

Until now, the workers who will do the visitations on the afternoon of Commitment Sunday have received no assignments or instructions. It is therefore critical that they attend the Visitors' Meeting just prior to going out to collect cards. If your last Mass is at noon, then this meeting will probably be scheduled for 1:00 or 1:15. Coffee and doughnuts would have been set up by the refreshments committee. They should be available to the visitors both before they leave and after they return from their house visits.

The meeting room should be set up so that teams can sit together. Therefore, the tables or rows must be numbered. If you have a choice, using tables is preferable because of the reporting procedure between captains and workers when the latter return from their visits. In addition to tables for the teams, a head table will be necessary for the pastor and chairperson. We will call this the Control Desk. Two large boxes are needed on the Control Desk. One will be for the returning of Agreement Cards (in the sealed envelopes) and the other for completed Assignment Cards. The desk is manned by the chairperson or cochairpersons, who will receive the cards and answer questions.

If there is a telephone in or near the meeting room, the number should be given to all visitors. This "hot line" is then available for any calls, should they

be necessary. This allows your workers to obtain answers to any questions which may arise in the course of their visits. It is an arrangement that usually impresses the person who asked the question, and it is comforting for your workers to know that support is readily available.

When everyone has settled down, the pastor will open the meeting with a prayer and a welcome. The chairperson will then review the instructions in accordance with the following outline.

Parish Visitors' Instructions

- 1. Pass out Workers' Kits, Assignment Cards, blank index cards for names and addresses of workers (to thank them later), and pins to those who did not receive them at Mass.
- 2. Workers' Kits contain:

Assignment cards

5 Blank Commitment Cards (for anyone who misplaced the one mailed)

5 Confidential envelopes

5 "Sorry I Missed You" cards

Pen

3. Mark Assignment Cards (as soon as you leave each home) as follows:

X call completed and envelope received

Deceased

Moved

Refused entry

Refused envelope

- 4. If you use a blank Agreement Card, be sure to fill in the name and address of parishioner or have him or her do so when completing it.
- 5. If no answer is received and the envelope was not left on the door or in the mailbox, sign, date, and leave a "Sorry I Missed You" card. Call back during the week. Your captain will arrange to get follow-ups from you by the end of the week. Captains will turn in those cards to the rectory.
- 6. When you return this afternoon, your captain will mark his or her Control Cards to agree with the Assignment Cards. The captain will turn in to the Control Desk all sealed envelopes and completed Assignment Cards. Workers will retain only those Assignment Cards requiring follow-ups. Captains will retain all Control Cards.
- 7. If a captain is going out to make calls, leave your cards at the Control Desk in case a worker returns before you.
- 8. "Hot line" telephone number is available to call with questions or problems.
- 9. When your calls are completed, return here before going home.
- 10. Remember, you are representing your pastor, your church, and your fellow parishioners.

Note: All homes must be visited today!

After the Drive

As promised in your letter, the sealed envelopes containing the Agreement Cards should be opened only by a member of the clergy. You will probably find some envelopes will contain cash or checks since some people will either misunderstand or will use that opportunity to make up for missing donations in the past. As a matter of fact, some parishes have received about as much money in these envelopes as it costs for the printing.

The dollar amounts indicated on the Agreement Cards are then entered on the Master Card File (index cards used earlier) or on other parish records for later follow-ups. If you maintain your own record-keeping system of weekly contributions, the ledger card or individual records would be the ideal place to

enter this figure for easy comparison.

The Assignment Cards are also important. They will contain information with which to update your census records and mailing labels. Addresses will have changed, people will have moved or died, and so on. You will probably also find a few persons who have indicated a wish to see a priest. So pastoral benefits will be another result of the campaign.

Beginning the following weekend, frequent gratitude for the increased offering should be expressed from the pulpit, in the bulletin, and perhaps by a general mailing. This not only serves as a "thank you" but also as a reminder of the parishioners' commitment. Some parishes give a modest party or buffet for

all campaign participants.

After several months, assuming envelopes have been sent to all parishioners, it is time to begin reviewing and deleting the names of those parishioners still not using the envelopes. Likewise, at the same time, begin to compare the individual weekly donations actually being received with the amounts promised on the Agreement Cards. A soft-sell reminder notice may be sent to those not maintaining their intended level of donation. We must remember, however, this was not a pledge. It was an "agreement to try."

Some parishes have a revitalization procedure on each year's anniversary of the campaign. This does not necessarily involve another door-to-door visitation. It is done by a mailing, which will include a new Agreement Card, or by a solicitation after Mass. That is, tables are set up in the back of church or in the parish hall and people are asked to stop for a cup of coffee and to renew—and, it is hoped increase—their intended weekly contribution for the coming year. Those who do not stop by are sent a letter through the mail or are reached by telephone followed by a mailing. This approach serves not only to increase the offering from some people but also to renew the agreement by others. In addition, it will serve as reminder to those who may have been unable to meet their original intentions.

Conclusion

None of the procedures described in these two chapters are onerous. As it was noted in Chapter 1, given a group of willing and talented parishioners with whom to work, there is no reason why an increased offertory campaign cannot

be successful. When you think about it, you will realize there is nothing to lose. You can only go up. No one is going to decrease their contribution because you have asked for more. Most persons will give more, while the others will continue at the same level of giving. Yet, the amount of effort required and the expenses involved to run this type of campaign are far from excessive.

As noted earlier, you may anticipate anywhere from a 50% to 100% increase in your current level of giving, depending upon circumstances such as morale of the parish, its needs as demonstrated from your financial statements, and the present level of giving. Experience elsewhere indicates you may expect a small decline (perhaps a couple hundred dollars) after a month or two. But it will level off and stay on that plateau, assuming the circumstances in the parish remain the same. The annual renewal as recommended in this chapter helps affirm or increase the level of the individual plateaus. Obviously, since after a few years people come to expect the renewal, the amount of "selling" required is truly minimal.

In addition to the financial benefits, these campaigns and their renewals help bring the members of the parish closer together since your parishioners are all working for the common good of their church regardless of individual interests.

Sufficient stress cannot be placed on the importance of accountability, that is, your expression of gratitude and your keeping the parishioners informed about the financial status of the parish. Parishioners cannot be expected to continue to contribute or to increase their contributions when they are not told what is happening to their money. An uninformed parish will not be a generous parish. The opposite is true. The more people understand the parish finances and the needs, the more they will be willing to help meet those needs by their weekly donations. After all, it is their parish, not yours.



Special Forms of Giving to the Parish

This chapter will deal with five separate and distinct ways of implementing or supplementing parish income:

- 1. Tithing or proportionate giving
- 2. Cashless giving
- 3. Stewardship of time and talent (voluntarism)
- 4. Deferred giving
- 5. Capital drives

Tithing can be an alternate or supplemental approach to an increased offertory campaign. It may also be a factor in a capital campaign by reminding parishioners of the biblical injunction to tithe when deciding the size of their pledge. Cashless giving, that is, the use of bank cards and/or electronic funds transfers, has been successfully used in some local churches. As yet it is not a widespread practice. However, it is an approach which is expected to become popular in the future. Stewardship of time and talent is a way of receiving services in addition to money — services that would otherwise have to be paid for. Deferred giving opens a whole new and exciting world for future parish income. It can build the financial base for some years ahead. Finally, brief reference will be made to capital campaigns, which are one-time drives for single purposes generally funded by pledges over a period of several years.

Tithing

The weekly offertory is the "bread and butter" income of a parish. This is the financial base upon which all else is built. Whether augmented by the type of drive described in Chapters 2 and 3, by tithing, or a combination of both, successful results are urgent. You cannot run one drive today and another two months later because the first one failed. It is important, then, to select the type of campaign which you and your committee feel will be best received by your parishioners.

What does the word "tithing" mean? Tithing is a biblical term which

means giving one's first fruits to God. It is the first tenth of one's income. Tithing is returning to God part of what he gave to us in the first place. It refers to total gross income from any source including salary, dividends, interest income, and so on. This does not mean, however, that we necessarily give back to God the first one-tenth of our income through the parish. Tithing, as adopted in modern times, means giving 5% of gross income to the parish and the remaining 5% to other charities, such as United Way, Catholic school tuitions, missionary appeals, diocesan collections, and other charities. For our purpose here, tithing means that for every one thousand dollars a person makes each year, he or she returns to God one dollar per week in the offertory collection. That makes up his or her 5% to the parish.

Scriptures refer to tithing forty-six times; the first is in Chapter 14 of Genesis: "Abram gave him a tenth of everything." Fourteen chapters later, Abraham's grandson, Jacob, prayed to the Lord for safety and added, "Of

everything you give me, I will faithfully return a tenth part to you."

Tithing, then, is a very spiritual approach. By adopting it, we are expressing great faith in God. We recognize that a financial sacrifice is involved, but we believe that he will not allow it to harm us or our family. To be rather crass about it, we believe that if we take care of his church, God will take care of us. In this day of inflated costs when most families are struggling from payday to payday to make ends meet, the willingness to tithe is a dramatic and beautiful expression of faith in our creator.

How does use of the tithing approach affect the increased offertory campaign? Actually, two different styles of campaign are possible when considering this method. The first, the very organized type described in Chapters 2 and 3, can be followed in exactly the same manner. The written material and the homilies, however, dwell more upon tithing. Note the brochure illustrated on the following pages. It does cover parish needs, but it dwells more upon the need of individuals to tithe. Entitled "An Acceptable Sacrifice," this brochure emphasizes proportionate giving as the proper way of supporting one's church. Note how the brochure displays a simple way of determining one's tithe and how to apply it (pages 51–54).

The balance of the campaign is essentially the same with the parish visits and the agreement cards, and so on. A sample agreement card appears on page 55. As you can see, it is very similar to the one in Chapter 2, but it coordinates with the brochure by repeating the picture on the cover and using the

term "An Acceptable Sacrifice."

The other style of the tithing approach to an increased offertory campaign is to conduct it *without* house-to-house visits. Which approach one prefers is a matter of personal preference. The personal witness of individuals going out to visit other parishioners on a Sunday afternoon certainly adds emphasis to the importance of the drive.

However, in this other approach, teams of speakers from parishes where tithing is already being practiced are used to speak at all the Masses for two consecutive weekends. They speak about what tithing has done in their lives, both spiritually and materially. Very beautiful talks of personal witness have emerged. It is most inspiring for a layperson to hear other laypersons who are

YOUR RESPONSIBILITY

- Pray each day to our Lord for the success of the program.
- Read this brochure thoroughly.
- Welcome the program workers into your home.
- Allow them sufficient time to review the plan of the program.
- Arrange to increase your present weekly return gift to God so that it becomes a "true" sacrifice, and further increase it if your financial situation improves.
- Be prepared to sign the agreement card stating the amount of your weekly return gift to God.
- Remember that real sacrifice is necessary for the success of the program.
- Be an enthusiastic giver and supporter of the program.
- Your good example will encourage others to also sacrifice.
- Talk up the program among your fellow parishioners.
- Use the weekly envelopes provided by the parish for your contribution each week at the Offertory of the Mass.
- Inform the rectory when circumstances prevent you from giving the intended weekly amount in your envelope.

SACRIFICE THE CHRISTIAN WAY OF LIFE

ST. LOUIS CHURCH Batesville, Indiana

My Dear Co-Worker in Christ:

As your pastor, together with your Parish Council, I am asking you to help us to introduce into St. Louis Parish a plan of giving which was sanctioned by God centuries before Christ's coming.



I am asking you to adopt this plan for a number of reasons-to

- standing and use of the material means He allows closer to God through the proper underus to have. Draw
- among the members of the Equalize the burden of fairly support church parish.
- a steady, weekly income adequate sistance of fellow parish-Help provide, with the asioners, parish
- 1) Meet the cost of total Catholic Education (St. elementary religious eduschool. onis

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and secondary school students in public schools, and adult education programs), liturgical, and social programs of the parish. These costs will encompass the ministries of youth through aged, touching the needs of many cation for elementary parishioners. Educational expenditures would include:

- Since there are fewer religious DREs than there are lay DREs, there is the likely possibility we will secure a lay DRE. In addition to the DRE's for a religious DRE probably would start at about \$7,000.00, while salary, there would be an operational budget of several thousand dol-A. Hiring a full-time Director of Religious Education (DRE). The salary the salary for a lay DRE probably would begin at about \$14,000.00. lars for this office.
- Increasing the salaries of elementary school teachers. This is necessary if the parish is to keep and attract teachers capable of maintaining the quality education standards at St. Louis elementary school.
- 2) Meet higher parish regular operating and maintenance expenses.
- And, to obtain the abundant blessings God promised to those who return a just amount of their material blessings back to Him in the proper spirit.

This plan of giving with love and understanding is called-

AN ACCEPTABLE SACRIFICE

WE BEGIN TO FOLLOW GOD'S OWN PLAN ...

Here is what I ask you to do with me now. Each weekend, as the priest stands at your parish altar and raises, in your name, the sacrificial symbols of bread and wine in the Offertory of the Mass, I ask you to participate in a spirit of real sacrifice by INCREASING YOUR OWN PERSONAL WEEKLY WEEKEND GIFT TO GOD.

ment it was called "tithing." Centuries before the birth of our Saviour, God said: "Bring the whole tithe into the storehouse, Increase my offering to God? How? I ask you to adopt with me AN ACCEPTABLE SACRIFICE. And what is this? In the Old Testa-



Shall I not open for you the floodgates of heaven, to pour down blessings upon you without measure?" (Mal. 3:10) and "With each contribution show a cheerful countenance, and pay your tithes in a spirit of joy . . . For the Lord is one that there may be food in My house, and try Me in this, says the Lord of hosts: who always repays, and He will give back to you sevenfold." (Sirach: 35:8-10). Tithing, in the Old Testament, meant giving one's first fruits to God. Literally, it meant returning to God the first one-tenth of one's income. Does this mean, then, that we are to return to God the first one-tenth of our gross income through our Offertory contributions to the parish? No! There are so many and varied appeals to the charitable heart of a Christo adopt as a sound, practical, satisfying norm, the giving to their parish of at tian (United Way, Catholic school expenses, missionary appeals, diocesan collections, civic and personal charities, etc.) that Catholics of our parish are asked least the first 5 percent of their gross income.

This is what we mean by-

HOW DOES GOD'S PLAN WORK?

These next few weeks are of vital importance to us. This can be the opening of new horizons of spiritual benefits for each of us. "AN ACCEPTABLE SAC-RIFICE!" How does it actually work?



Like this. God should come first in our lives. Everything we are, everything we have comes from Him. Therefore, when we begin to think of returning a certain, definite, constant portion of His gifts to us, we must do this first, i.e., before taking care of our other important and necessary expenditures. God should not be considered after the government

(income tax and other taxes), after the payment on the home, after the merchant, the doctor, etc. Because, if it weren't for His goodness — in blessing us with our intelligence, our talents, our energy — none of these other expenditures would even be possible. In dollars and cents, it means this: for every \$1,000.00 a person makes each year, he returns to God in the Offertory collection each weekend, \$1.00. At least \$1.00! That is his 5 percent to his parish. His parochial charities (mentioned on the preceding page) would make up the rest of his determined return gift to God.

The modern and almost universally accepted adaptation of the ancient, pre-Christian God-inspired tithing through one's parish, then, is you and I promise God that we will return to Him, through our parish, at least the first 5 percent of our gross income, but always keeping in mind that our true goal is 10 percent to the work of God.

WHEN DO WE GIVE OUR TITHE?

In the Offertory collection each weekend, we will give back to God the parish portion of the firstfruits of our God-given benefits.

There will be only the 51 weekend Offertory collections and the Holy Day offerings (Christmas, Ascension Thursday, etc.) for parish support. This is the Christian, the "liturgical" way of offering to God.



I promise you that it will make us all better Catholics. It will bring home to us a deeper understanding of our relationship with God. We will remember, at the Offer-

with God. We will remember, at the Oriertory of the Mass, that God gave His life for us, that everything we are and have comes from Him, and so it is up to us to be as generous to Him (which is impossible, really), as He is to us, yielding our will to His. This 5 percent, of course, is a minimum. It could be that a family earning \$300.00 a week, with their family grown or because they give less than 5 percent to parochial and personal charities or because their recognized minimum parish weekly contribution exceeds 5 percent of their income, should give more than 5 percent to their parish. For example:

Program Collections 4.00 per week
Policions and Civic Charities 6.00 per week

Consider now, and prayerfully, this new (but old) way of recompense. Keep before you those meaningful words now imbedded in the Mass: "PRAY, BRE-THREN, THAT OUR SACRIFICE MAY BE ACCEPTABLE TO GOD, THE ALMIGHTY FATHER."

God bless You ...

P.S. And He will!

A. Coursolfer



JUST

- Why are we having this giving program?
- To make us aware of our relationship with God in the way we use the material resources He allows us to have. If we use His gifts wisely, we will draw closer to God.
- What is the program called?
- An Acceptable Sacrifice. O V
- Sounds like an unusual title. What does it mean? Ö
- Father at the Offertory of the Mass. Our envelope offering should be It means our envelope offering each weekend, when combined with fellow parishioners' envelope offerings, is offered up to God the one we know will be acceptable and pleasing to God
 - Our giving will be on a week-to-week basis then?
- Yes, through our regular use of the envelope each weekend.
- Are other Catholics doing this?
 - Yes. And they like it, too!
- Why do people like this method? Ö
- Because they find it easier to budget each week.
- Sounds O.K., but how much am I supposed to give? I mean, is there a standard of giving to go by - a guide?
- Yes. It is \$1.00 per week for each \$1,000.00 of annual income. This amounts to 5% of your income.
- How about an example?
- would be \$13.00 per week; \$9,400.00 per year means \$9.40 per week; Certainly. If your income is \$13,000.00 per year, then your offering \$5,200.00 per year, \$5.20 per week. Ö ₹
- Is there an average giving amount? O V
- faith; some people are willing to sacrifice for their faith where others No, because no two parishioners are alike. Further, people have different degrees of faith; people assign different values to their

PLAIN TALK

- How should we tithe on gross or net income?
- That's a very good question. Only you can determine that. Only you know how much faith you have and how much it means to you. So only you can answer your own question.
- Well, tell me. Is this plan of giving our parish's main source of income? Ö
 - Yes. For parish support, we are asked to give once a week, 51 weeks a year. We will also be asked for free-will contributions at Christmas and the other Holy Days, when we are asked to give with generosity and understanding.
- Then no other appeals for money will be asked of us? Ö
- of God outside our parish because some beautiful and deserving needs No. We will still be asked and encouraged to contribute to the work exist beyond our parish. However, what we give to these outside worthy causes should come out of the second 5% of our tithe
 - Are contributions tax deductible?
- Yes, to the full extent of the income tax laws.
- What if I sign an agreement card and then get laid off? What then? Ö
- Merely place a note in your weekly envelope to alert the rectory of your unfortunate situation. Then resume your contributions when you return to work.
- What if we move out of the parish?
- Your parish obligation here ceases.
- What if we attend weekend Mass in a church other than our own?
- What you give to the other church is charity. Your obligation of parish support is to your own parish. Therefore, your envelope offering should be delivered or mailed to your parish.
 - When should we begin our increased contributions? Ö
- gives to us constantly. We should be equally eager and willing to Right now. Remember, all good things come from God and He return a just portion back to Him. Ä
- I don't know. It sounds all right and I'd like to give it a try, but . . . Ö
- Fine! Just try, that's all. No one expects the impossible. God only asks us to try His plan.

able to talk about spirituality and faith on such a high plane and then to prove that faith by tithing. The pastor also speaks on both weekends to reinforce what the teams have said. Usually, two different laypersons speak at each of the two weekends. Their talks are reproduced and mailed to all parishioners. This is to remind those who were at Mass of what was said as well as to inform those who were not at Mass. The two mailings are preceded by a letter and financial statement from the pastor detailing the present financial situation of the parish, emphasizing deficits and plans for future expenses. The letter explains that at all Masses on the following two weekends a plan will be presented by which it is hoped the deficits may be overcome. No visitations are made and no agreement cards are signed. Tithing is scheduled to begin one week after the second homily is given. Obviously, this style of campaign can only be accomplished through speakers who are already tithing in their own parish.

	WORKERS	PARISHIONER:
	Team No. & Pair Letter	
Batesville	CHURCH e, Indiana / Adopts	ASSIGNED TO WORKER PAIR:
AN ACCEPTA	BLE SACRIFICE	(Name)
tenance and building of my paris UPON ME, I (we) agree to try to	and to provide for the operation, main- th, WITHOUT LEGAL OBLIGATION to sacrifice a weekly contribution of:	(Name)
Signed		Team No
	Date	Pair Letter
"Try Me in this, says the Lord of floodgates of heaven, to pour dow (Malachias 3:10)	of hosts, shall I not open for you the n blessing upon you without measure"	WORKERS PLEASE NOTE! After inserting your names, team number and worker pair letter above, tear this stub off from agreement card and give to your Team Captain tonight before you leave. THIS IS IMPORTANT!

Cashless Giving

If you bought gasoline today, the chances are you charged it by using plastic currency. You may also have used Visa or other charge cards for purchases in local stores. Or perhaps you used that store's own credit card. The point is, even with the high cost of credit, less and less cash is exchanged every year and more and more plastic currency replaces it. We are drifting toward being a cashless society. Another growing method of avoiding the use of cash is preauthorized payments through your bank.

Either one of these methods is adaptable to parish giving. The use of bank cards involves an authorization form completed by the parishioner. Of course, the parish must contact a neighboring bank to make certain that it will honor this process. Individuals make either a single annual commitment or more frequent contributions, even monthly if that is what they desire.

Using bank cards for giving to the church can be a controversial subject. The difference, however, is in the intent. The parish is not attempting to sell the idea of using bank cards to people who cannot afford the size of the contributions being sought. Obviously, to do so would be morally wrong. Instead, the reason why using bank cards is encouraged is the *convenience* of contributing, rather than the *amount* of the contribution. A person making a monthly pledge and paying his or her bill to the bank card company each month will incur no interest expense. A person making an annual pledge and paying it over a period of time will, of course, pay the cost of interest for the convenience of so doing. The choice is the individual's.

Introducing a plan such as this must be done very carefully, with emphasis on its convenience. Unfortunately, many people will not recognize the good intentions of or the visionary outlook behind the plan. Yet, it should be noted that both Catholic and Protestant local churches have adopted this procedure with success — some with great success.

Another form of cashless giving is called "electronic funds transfer" or "preauthorized payments" or "automatic funds transfer." The life insurance industry has employed a similar concept for many years. Persistency rates resulting from it are much improved. That is, more persons continue making premium payments under this plan than those who pay by check. So successful is it that lower premiums are offered as an inducement to adopt it. The reason for such success is this: Once a person initiates a plan, he or she must take positive action to stop it, that is, he or she must notify the bank and the insurance company to cancel the monthly transfers. Conversely, those who pay premiums by conventional means must take a positive step to continue, that is, they must write and mail their checks every month or whenever they are payable.

Fund-raising institutions should be able to experience comparably favorable results. At present, however, it is a fairly recent concept as applied to charities. But the limited experience to date has been successful. Simply speaking, preauthorized payments is a plan whereby donors authorize monthly deductions to be made from their checking accounts to the account of a non-profit organization. There is no need for monthly checks or drafts. Funds are transferred electronically.

A new plan is introduced by publicizing its availability to your parishioners. Those who agree to use it are then asked to sign authorization forms indicating the amount of their monthly debits. Parishioners include with the authorization forms a voided personal check so that the magnetic ink characters can be used to initiate processing. Your own bank then prepares a complete listing of all donors on the system and notifies each donor's own bank, explaining that the nonprofit organization will be charging the customer's account each month. The donor is notified of the deduction on his or her monthly bank statement. A sample authorization card follows.

Notice the inflation guard box in the upper right-hand corner. By initialing it the donor is able automatically to increase his gift by 10% each year.

I HEREBY AUTHORIZE BANK TO CHARGE MY ACCOUNT EACH MONTH, AND PAY TO THE PAYEE ORGANIZATION THE AMOUNT SHOWN, IN ACCORDANCE WITH THE TERMS AND CONDITIONS ON THE REVERSE SIDE HEREOF.

Amount Per Month	Begin Deducting	Inflation Guard
\$	F	INITIALS REQUIRED
X MEMBER SIGN	ATURF	DATE
NAME		
ADDRESS		
CITY	STATE	ZIP

1. Please provide all of the information requested on the right side of this form.

2. Upon completion remove the top copy and retain for your records.

Thank You

Once again the need for positive action is removed.

Yes, the future can be begun today, if we want to take advantage of it.

Stewardship of Time and Talent

"As generous distributors of God's manifold grace, put your gifts at the service of one another each in the measure he has received" (1 Peter 4:10). Stewardship concerns one's time, talents, and treasure. The National Catholic Stewardship Council refers to stewardship as being "Christians sharing of themselves, together, for the good of all." Until this point in the manual, it is the sharing of one's treasure which has been our main subject. But one's time and one's talents may also provide valuable contributions to our churches and other charitable and service organizations. All parishes need active workers. They not only need financial assistance but also a contribution of our time and talents. Each of us in our own way has been given certain talents by God with the admonition to use them wisely. It is also important that we make the most of our time. There are so many ways in which the church needs assistance of various sorts. The more work parishioners are able to do themselves (ourselves) the smaller the financial requirements. For example, consider the various forms of maintenance required by your parish. The list would include the following: painting, carpentry, electrical work, plumbing, and landscaping.

Every one of these jobs which can be performed by a parishioner is one less expense that the church must bear to hire a professional. Here are some of the office skills to which the same principle would apply: typing and dictation,

filing, bookkeeping, legal matters, and library work.

Other activities include taking part in fund-raising programs, leading a scout troop, and running dances or other fund-raising events. If your parish has bingo evenings, to manage that game certainly takes a number of workers. And how about baby sitters for people attending Sunday Mass?

These lists have not included the more obvious activities such as serving on the parish council, teaching in the religious education program, serving on

the liturgy or finance committee, and so on.

We must remember that baptism commissions us to ministry. We are all called to serve in one form or another. God chose everyone, although in varying ways and degrees, for his service. Yet, how often do we hear individuals decline to do something because they do not feel worthy? Actually, the day any of us declare ourselves worthy to serve God is the day we no longer are.

The needs of God's people are seemingly inexhaustible. But this cannot deter us from trying. If all Christians were to serve the ministry of Christ by sharing their time and talent in those areas best suited to their abilities, what a

different world it would be — what a different parish it would be.

Attendance at services or Masses is not enough. Prayer and worship are important and necessary, but more is required of us. The Cursillo ("short course" in Christianity) movement advocates a three-legged stool of study, prayer, and action. We are incomplete without all three. If one leg is missing, the stool topples over.

There is no one who is not needed by someone. There is no one unqualified for ministry of one type or other and by sharing our time and our talents we are indeed sharing in the ministry. There are so many opportunities to serve. We cannot stand on a one- or two-legged stool. We need all three legs. Study allows us to know and love God more. Prayer allows us to tell him so, but we prove our love by action. Such thoughts must be relayed to parishioners.

One obvious means of collecting information on parish talents is through the census card that all registered families are asked to complete. Some large parishes put the cards on a computer so that the names of individuals with particular skills or talents are readily available if a need should arise for these

skills or talents.

Earlier in this chapter we referred to returning to God a portion of the gifts he has given to us. Then we were referring to money, but the same principle applies here. God has given each of us certain talents and obviously we can make the time. It is up to us, therefore, to share those talents and that time with God and our fellow human beings. Volunteering services to the parish is an ideal expression of this principle.

Of course, the acceptance of volunteer help places an obligation on the parish. Proper acknowledgment of the work parishioners do is important. The "care and feeding" of volunteers can never be neglected if a successful pro-

gram is to be maintained.

Deferred Giving

Deferred giving is sometimes called planned giving because it becomes part of an overall estate plan. It refers to a gift arranged for currently but not receivable by the nonprofit organization until some time in the future. For example, a bequest in a will may be set up today, but it will not be received as a gift by the parish (or whomever) until the death of the testator. Other types of deferred gifts, such as life insurance and trusts, are similar.

Some planned gifts are revocable, that is, they can be cancelled at any time by the donor. For example, you can write a will today and rewrite it tomorrow, and as often as you wish. Other deferred gifts, such as a charitable remainder trust, are irrevocable. Once made, they cannot be cancelled. But, because they are irrevocable, tax benefits, as we will see, are received currently.

Since deferred gifts do not benefit a church or other nonprofit organizations today, some groups neglect to encourage them. But to do so is short sighted. An active wills and bequests program may begin to show results in as few as three to five years. Further, all such gifts are simply building income for the future. Had a parish started such a program ten years ago the present

pastor would be receiving the benefit nowadays.

In addition, planned giving can be an aid to the parishioners themselves in their estate and tax planning. This may be a relatively simple affair. Or it can become quite complex, depending on the size of estate involved and the individual circumstances. A complex estate could require the assistance of one or more of the following: tax attorney, certified estate planner, trust officer, chartered life underwriter. Charitable giving plays an important role in estate planning. A charity which points out tax savings through estate planning will often be the beneficiary of any such arrangements made as a result of their assistance.

The simplest way to begin a deferred giving program is through wills and bequests. Millions of dollars go through probate courts every week without the benefit of wills, that is, without the benefit of the decedent's own will. Actually, there is always a will. The state has one for persons who die without their own. And, of course, the state distributes assets in one way only. No flexibility is allowed, no matter how justified the reason. To give an extreme example, take a husband and wife with two children. One child is in perfect health with a good job, excellent income, and a bright future. The other is perhaps handicapped, requiring daily attention. Would this family be leaving equal inheritances to both children? Of course not. But the state would have no choice in administering its will if the decedent left no will of his own.

This is only one example and obviously not a common one. Yet, everyone needs a will which is tailored to his or her individual circumstances. To encourage people to make wills is a valid part of Christian ministry. So many injustices and hardships can result without a will — not to mention hard feelings

and quarrels among family members.

At the same time, a bequest to the church can be suggested. In this day of inflated values, the assets of an estate are often very large, even just taking into account real estate and life insurance, including group insurance from one's employer. A bequest to the church would not be missed from the average estate, especially when the estate is to be divided among several heirs. And, of course, if the estate is large enough to be taxable, a bequest to charity reduces the size of the taxable estate.

Some parishes and other nonprofit organizations frequently remind their donors to remember them in their wills. "Remember St. Mary's Church in your will" is a simple statement which may be printed on the bottom of stationery, church bulletins, newsletters, and collection envelopes as a constant reminder to parishioners.

Another approach, which should be encouraged everywhere, is to conduct seminars on wills. As speakers you would invite a qualified lawyer, trust officer, and insurance agent. Remember that lawyers specialize as much as do doctors. If you can find a lawyer who specializes in estate or tax planning, he would be perfect. Avoid corporate lawyers, criminal lawyers, and the like.

The agenda for a Wills Seminar will be something like this:

- 1. Pastor welcome
- 2. Lawyer need for will explain how your state handles intestacy (death without will) how a will overcomes these problems
- 3. Trust officer how trusts can be used to supplement a will in special circumstances (for example, that handicapped child referred to earlier)
- 4. Life insurance agent gifts of existing life insurance policies or charitable beneficiary
- 5. Question and answer period
- 6. Pastor soft sell suggestion to remember the parish when making the will.

A highly recommended supplement to a seminar on wills is a presentation of a ten-minute film entitled "The State Has Made Your Will." Available in filmstrip or slides, including a cassette tape or record, this presentation was produced by Robert F. Sharpe and Co., Inc., whose address is 5050 Poplar Ave., Suite 1222, Memphis, TN 38157. At this writing the cost of the presentation is \$65 and well worth it. It is a full-color, sound production and is appropriate to show either to individuals or to groups. It is a semihumorous, light-hearted introduction to the subject and is very motivating.

Life insurance is another ideal vehicle for making a substantial gift to the parish. It is not uncommon, especially as parishioners get older and their life insurance needs decrease, that some life insurance policies which have been carried for a number of years are no longer needed. Such policies may be assigned irrevocably to the parish with an immediate tax deduction of the present value of the policy (normally the current cash surrender value). It is possible to deduct the value of the policy in the year in which it is assigned to a charity up to a maximum of 50% of one's adjusted gross income. Any excess may then be carried over for five years. Further, if premium payments are continued on the policy, the owner would receive an income-tax deduction for future premiums. Naturally, the proceeds of the policy upon the death of the donor do not become part of the taxable estate.

Once a policy is irrevocably transferred to the church, the new owner has the right to surrender it at any time rather than await the full proceeds of the policy upon the death of the donor. This is like having money in the bank because the cash surrender value is available upon demand. It may also be

taken in the form of a low-interest loan. In such case, the policy remains in effect as long as premiums continue to be paid along with the loan interest.

Trusts represent another type of planned giving. They may be either revocable or irrevocable. In a revocable trust a person turns over assets to a trustee who manages those assets for the benefit of the donor. The beneficiary of the trust may be the parish, should the donor die while the trust is still in existence. But, being a revocable trust, should circumstances force the donor to take all or part of the funds back, he or she may do so at any time. For this reason, no income tax benefit accompanies this type of trust. But, if it is still in effect at time of death of the donor, the total of these assets would not enter into his estate but would pass directly to the charity.

More commonly used in estate planning is the charitable remainder trust. It pays an income to one or more designated beneficiaries for life. Upon the death of the last beneficiary, any remaining assets in the trust pass directly to the charity. These trusts are irrevocable gifts. As a result, they do produce an immediate income tax deduction for the donor. The amount of such a tax deduction is calculated in accordance with the United States Treasury tables which take into account the age and sex of those who will receive life incomes.

Two types of charitable remainder trusts are an annuity trust and a unitrust. An annuity trust pays a specific amount of dollars annually to the beneficiary regardless of the investment experience of the trust. However, a unitrust provides a specific percentage of the value of the trust, and it must be valued annually. The payment from an annuity trust must be at least 5% annually of the value of the trust at the time it was created. A unitrust must pay a minimum of 5% of the annual value.

Trusts can be quite valuable in estate planning, particularly in larger estates. Considerable savings in estate taxes may be accomplished, especially upon the death of a surviving spouse. This is the type of information that is disseminated at a seminar on wills. It is not uncommon to find interest to be so great that there are requests for a second, more in-depth, seminar as a follow-up. Thus, you are not only helping the future financing of your parish, but you are also performing a valuable service to your parishioners in making such advice readily available to them. Few people will walk into a lawyer's office or the trust department of a bank, but they will attend seminars of this kind.

Two other forms of deferred giving are referred to as pooled income funds and gift annuities. These are better handled by larger organizations than the local church. However, you may be able to participate in a gift annuity program or a pooled income fund run by your diocese. A pooled income fund is similar to a mutual fund except that the money transferred is done so irrevocably. The donor receives an income based upon his portion of the fund just as in a mutual fund and in accordance with the investment experience. Upon the death of the donor, the assets credited to his account automatically are transferred to the parish as in the case of a charitable remainder trust.

The gift annuity is an instrument by which money is transferred from a donor to a charity in exchange for a promise to pay a fixed amount annually for life. The size of the annual payment depends on the age of the donor or donors if a survivor is named.

Income-tax consequences for the pooled income fund and charitable gift annuity are determined by official Treasury tables. Income received from the pooled income fund enters your taxable income, but income from a gift annuity is partially tax-free because, in effect, it is partially a return of principal.

To describe deferred giving properly would take an entire book. In this section of one chapter, we have only skimmed the surface. In many nonprofit organizations, deferred or planned giving is a specialty handled by persons with no other responsibilities. Charities with such departments are willing to send their people all over the country when leads are developed in order to cultivate and develop prospects and donors. It is the most sophisticated form of fund raising and can provide an exciting future for any organization making adequate use of it.

Capital Campaign

The increased offertory campaign, as discussed in Chapters 2 and 3, concerns itself primarily with operating funds, the day-to-day cost of running a parish. But, occasionally, an extraordinary, one-time need for funds will arise. Fund raising of this nature is called a capital drive. Such campaigns seek larger gifts, usually payable in installments over a period of several years, for a single, specific purpose. Thus it is a drive for a large sum of money as opposed to being a collection.

Typical reasons for conducting a capital drive include one or more of the following:

- 1. Building a new church
- 2. Building a parish center
- 3. Renovation or expansion of existing church or parish center
- 4. Parish school
- 5. Rectory
- 6. Debt reduction or elimination

Personal solicitation of pledges is a characteristic of such a campaign. Interested and committed volunteers, each of whom will have made his or her own pledge first, will call upon fellow parishioners to seek gifts, preferably sacrificial ones.

There are three phases to a capital drive. They are usually carried out in this order:

- 1. Major or advanced gifts
- 2. General phase memorials
- 3. General phase benefactors

The major or advanced gift phase is often the most important of the three. This phase can make or break the campaign. It should start off with a "bang" and provide momentum for later phases. The dollar definition of a major gift will differ from one parish to another. In general, however, \$5,000 or more is considered to be "major." Most parishes have members capable of such gifts. Some have only a few, but others will have many.

Regarding capital drives held for schools or hospitals, the rule is that 80% of the total amount raised will come from 20 percent of your donors. These percentages are usually not realistic in the average parish drive. But 40% to 50% of the goal coming from major gifts prospects is not unrealistic. Falling much below 40% will put great pressure on the general phase.

Memorials should be used wherever possible. They are part of both the major and general phases. Of course, the higher priced ones are "sold" to the major donors. The memorial is a specific part of a building or a furnishing within it which is dedicated in honor of or in memory of an individual or family. Everyone likes to be remembered and see his or her name in a permanent setting on public display. Consequently, memorials are very important to your drive. They put a sense of tangibility to an otherwise intangible sale. If you run out of memorials, you may run out of gifts.

It is not uncommon to see an entire building named for an individual, particularly on college campuses. Most of us, however, cannot afford to donate a college library or hospital wing. But we may be able to afford a lesser memorial, such as a pew, window, or a station of the cross in church. In fact, often we are willing to make substantial sacrifices for such worthy accomplishments.

Churches are particularly adaptable to individual memorials. Note that the dollar value placed on a memorial has no relationship to its cost. It is the importance of that item and its role in worship which determines its value. For example, the main altar in a church campaign would normally be the most expensive memorial.

The last phase of the drive is called "benefactors" or "builders." These are persons wishing to participate, but who are unable to afford the least expensive memorial. Even here, a minimum amount, such as \$500, must be set. Otherwise, a person could "buy" his name on a plaque for a modest contribution. Remember this is a pledge campaign, not a collection.

During the memorials phase of the drive, no gift less than the least costly memorial is accepted. Workers are instructed to call back in such circumstances. In effect, those call-backs become the benefactor phase of a capital campaign.

The five requirements for any type of successul campaign were described in Chapter 1. Recall that these were:

- 1. Strong case statement (need)
- 2. Capable leadership
- 3. Efficient workers
- 4. Potential donors
- 5. Workable plan (technique)

Such requirements are especially applicable to a capital drive. A weakness in any of these five can cause failure.



Borrowing From Parish Members

The term "prime rate" can no longer be uniformly defined. Originally, it meant the lowest rate available to the most credit-worthy corporations. That is no longer absolutely so. Now "prime rate" appears simply to represent a rate of interest publicly announced by individual banks from time to time. Such announcements are misleading, particularly to small borrowers. For example, rates can differ by the length of the loan, shorter term loans requiring lower interest. But either way, the cost of borrowing money is frightening.

The avoidance of exorbitant double-digit interest rates for any parish which needs to borrow money could result in the savings of thousands of dollars over a period of years. For example, in comparison with an 8% rate over a tenyear period, a loan of \$100,000 at 12% interest would cost \$28,000 more, while at 15% interest it would cost \$50,000 more than at 8%. Both comparisons assume annual payments of an amortized mortgage. Therefore, any parish requiring a loan at this time would be wise to attempt to reduce or eliminate altogether the interest charges. Even the 8% interest over a period of ten years will cost \$49,000.

Yet, churches face needs for which money must be borrowed and often meeting a need cannot be postponed. Whether concerned with new construction, renovation of existing property, or expansion or even renegotiation of a "balloon" mortgage which is about to expire, the need is present and must be faced.

There are two basic approaches to solving this problem. First, let us look at what might be termed "interest-free notes." Some parishes have initiated programs such as this either to begin a new debt or to reduce an existing one. Basically, the program involves the purchasing of *interest-free* notes, in blocks such as \$1,000 or \$100, by parishioners. At the end of a certain period, however, they receive the full amount of these loans. Such programs often require legal assistance, and in some states you may have to register with one of the state departments. Any parish interested in pursuing this matter should first check with the appropriate state agency.

Implementation of the program itself involves forming a group of parishioners much as would be done in a fund-raising program. These volunteers then visit all the other members of the parish for face-to-face interviews. The principle here is the same as it is for fund raising. People give to people and only a door-to-door campaign has any hope of real success.

Usually, a date for repaying these loans is established in advance, and the parish agrees to repay a certain percentage each year. For example, in a ten-year program the parish agrees to pay back 10% of the loans each year. A drawing occurs, similar to a lottery, to determine which note holders are to be repaid that year. It is not uncommon for parishioners to decline the repayment when they have discovered that they could survive satisfactorily without it.

Diocesan Plans

Several Catholic dioceses in the United States have loans programs by which they borrow money from parishioners. In turn, the dioceses loan money to parishes which have to undertake building programs, in order to avoid excessive interest rates charged by commercial sources. Such rates may even be prohibitive. It is only through the programs described in this chapter that some parishes are able to proceed with their plans for new construction. When a diocese conducts a program of this kind, it borrows money from parishes without construction needs in order to help those parishes with such needs. Therefore, a parishioner lending money to the diocese at low or no interest in order to help another parish is truly applying Christian principles as opposed to persons who would only make loans to help their own parish.

How the Plan Works

Before a parish or a diocese borrows money, it must first decide whether to ask for a loan at no interest rate or at low interest rates. Normally, a parish would initiate a program for interest-free loans whereas a diocese would be agreeable to pay a low rate and charge parishes borrowing money slightly more. However, even this higher rate is far better than can be obtained from commercial sources.

For example, the Diocese of Paterson in New Jersey has two types of notes available. Called "Parish Investor's Notes," the program offers a demand note and a 5-year term note. On the demand note, the interest is 6%, while 7% is paid for the 5-year term note. The funds derived from this source are then loaned to parishes with building needs at the low rate of 8%. The difference between the rates takes care of administrative costs and provides a small reserve for potential bad debts as well.

A similar program exists in the Diocese of Harrisburg. This diocese pays 5% if the lender is an institution such as a parish or cemetery, but it pays 6% to individual investors. The lending rate to parishes is then an astounding 6.1%. The Diocese of Harrisburg was the originator of this program more than fifty years ago. Since then many millions of dollars have been borrowed under this program.

Sample notes from the Diocese of Paterson and the Diocese of Harrisburg appear on the following pages. Although the demand notes from both refer to a 30-day delay, the practice is to make repayment on the same day a request for it is received.

ROMAN CATHOLIC DIOCESE OF PATERSON Paterson Diocesan Center 777 Valley Road Clifton, New Jersey 07013 Dated: Within thirty (30) days after demand, the ROMAN CATHOLIC DIOCESE OF PATERSON promises to pay the sum of __ _ (\$ ____ to the order of: Name and Address of Payee: SPECIMEN with interest at the rate set from time to time by the ROMAN CATHOLIC DIOCESE OF PATERSON. ROMAN CATHOLIC DIOCESE OF PATERSON MOST REV. FRANK J. RODIMER, ATTEST: BISHOP

Parish Investment Note

ROMAN CA	ATHOLIC DIOCESE OF PATERSON Paterson Diocesan Center
	777 Valley Road
	Clifton, New Jersey 07013
	Dated:
Five (5) years after the date promises to pay the sum of	e hereof, the ROMAN CATHOLIC DIOCESE OF PATERSOI
o the order of:	(*
Name and Address of	of Payee:
	an I
	SPECIMEN
	CPECT .
	D ²
vith interest at the rate set fr PATERSON but not less than	rom time to time by the ROMAN CATHOLIC DIOCESE O
ATENSON but not less than	170 μετ απταπτ.
	ROMAN CATHOLIC DIOCESE OF PATERSON
	+ O Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q
	MOST REV. FRANK J. RODIMER,
ATTEST:	BISHOP
Parish Investment Note	
No. F	

DIOCESE OF HARRISBURG - THE MISSION BOARD

Nº B 4580

4800 Union Deposit Road P.O. Box 3651, Harrisburg, Pa. 17105

Thirty days after demand I promise to pay at the office of The Mission Board of the Diocese of Harrisburg

to the order of

\$_____

or his (her) assigns, without defalcation, value received, with interest at the rate currently set by the Mission Board. COUNTERSIGNED BY

BISHOP OF HARRISBURG

MCELLED

Treasurer or Director

Not valid unless countersigned by the Treasurer or Director Non-Negotiable—Transferable only on the books of The Mission Board

It should be pointed out that commercial banks, at least at the time this book is being written, are restricted to a maximum interest rate of $5\frac{1}{2}$ %. Thus, when comparing the interest rates paid by the notes described in this chapter to the banks' maximum, such rates are not out of line. Obviously, in comparison with money-market funds or certificates of deposit, the interest rates on these notes are very low. Lenders will tell you, however, that the main reason why they buy such notes is to help the church rather than to make money.

Lenders are given the options of receiving quarterly payments of their interest or of leaving the interest to accumulate on a compounded basis. Deposits begin to earn interest on the day they are received. Interest earned does become part of taxable income. Form 1099 must be sent to anyone receiving \$10 interest or more in a calendar year.

It is obvious that a demand note cannot guarantee interest rates indefinitely. That percentage may have to be increased or decreased as time goes by. No one will object about an increase. However, should the state of the economy require a lower interest rate, investors are given a 60-day notice in case they wish to withdraw their funds before the lower rate goes into effect.

The question is often asked if there are any tax advantages in making deposits into a plan such as this. Since such deposits are not donations, they are not deductible for income tax purposes. Naturally, if at a later date the depositor should decide to make a gift of that amount, then the sum is deductible in that tax year.

It must also be emphasized that this is a savings program that should have no effect on a parishioner's present level of giving to his or her church.

		Record Ca	rd		
Name:				No:	te No.:
Address:				Da	te:
Phone No	. ()			S.S. No.:	
Parish					
Interest	:	paid by check	ade	ded to principa	al
Amount	\$				
Date	Amount of Interest:	Check No. or New Balance:	Date:	Amount of Interest:	Check No. o

Here is an example of a manually-kept record of the information required for the individual note. Should the volume warrant it, the operation may later have to be computerized. Computer programs can maintain individual records and calculate quarterly interest due, either those payable in cash or those to become additions to principal. They also produce the required checks and the IRS Forms 1099 at the end of the year.

Occasionally, a lender will lose his or her evidence of the loan, that is, the certificate. When this occurs, you may wish to have him or her complete a

form similar to the one that follows on page 71.

Any parish or diocese considering the possibility of issuing such interestfree or low-interest notes should investigate the state regulations of or restrictions on such a program. Some states may consider a program of this kind as entering the banking business. The State of New Jersey, for example, requires the registration of one of the leaders of the program. In that state, these notes are considered securities and they must be marketed under the supervision of a

DATED
LOST CERTIFICATE FORM
RELEASE AND AFFIDAVIT-LOST NOTE
Re: Parish Investment Note No Issued in the Name of:
Amount:
STATE OF NEW JERSEY : COUNTY OF PASSAIC :SS:
Each of the undersigned, being duly sworn according to law, deposes and says:
1. The abovementioned Parish Investment Note was issued to me by the Roman Catholic Diocese of Paterson. I have neither assigned said Note nor delivered it to anyone for any purpose, and no one, other than the undersigned, has any right or claim to any part of the proceeds of said Note.
2. I further declare that said Parish Investment Note has been lost, mislaid or stolen, and cannot after diligent search be found by me, and that I have no knowledge, information or belief as to where it is now located.
3. I hereby declare that I have received full payment from the Roman Catholic Diocese of Paterson on the abovementioned Note, that the said Note is null and void and that the Roman Catholic Diocese of Paterson has no further obligation to me, my heirs or assigns on account of said Note.
4. Each of the undersigned hereby agrees to indemnify and save harmless the Roman Catholic Diocese of Paterson from any and all loss, damage or expense suffered by it from any payments made upon the abovementioned Note issued to the undersigned. Each of the undersigned further agrees that if the said original Note is found or restored to any of the undersigned, it shall be returned to the Roman Catholic Diocese of Paterson immediately for cancellation.

A Notary Public of New Jersey

broker-dealer, a registered agent, or a bank. The registration of such agent is regulated by the state Bureau of Securities, and the prospective agent must pass an examination to obtain his license. The State of Minnesota considers such notes to be a public offering and requires registration with the Securities Division of the Commerce Department.

Marketing of Notes

As in any other type of fund-raising program, the best marketing procedure, as mentioned earlier in this chapter, is a face-to-face interview with prospective lenders. A relatively small group of visitors can be recruited and trained to make appointments and to visit parishioners in order to make their presentation. Since the time element of such program is usually not the same as in a fund-raising campaign, it is ordinarily best to keep the number of visitors for this program relatively low. Since there are more legal technicalities involved, the training required for such visitors is more detailed and the necessity for qualified personnel is more urgent.

In any case, such a program must be supported by homilies from the pulpit and advertisements in local newspapers, both secular and religious; and of course, printed materials must be prepared. The concluding pages of this chapter contain a sample advertisement, two sample inexpensive leaflets for mass distribution, and a more expensive but more detailed booklet containing a full description of the program. As a matter of fact, if money is received as result of one of the mass distribution-type leaflets, it is necessary to enclose a detailed booklet when mailing the certificate to the lender so that he or she may have full details of the plan for future reference.

Conclusion

When we say that a parish can save thousands of dollars by using a lending program such as this, we are really saying that this savings is made to the parishioners, because the parishioners are the parish. And so, when a parishioner makes a loan to the parish, whether interest free or at low-interest, he or she is helping himself or herself as much as anyone else. When we say that a parish can save many thousands of dollars by not paying interest on loans or by paying low interest, we are saying that this cost is being saved through parishioners. If my parish has to pay out a certain amount of interest costs each year, then that amount is coming from my pocket as well as from anyone else's. If interest costs can be reduced or eliminated, the savings benefit me as much as others in the parish. Thus a loans program described in this chapter is a means for parishioners to help themselves.



"And so I tell you: you are Peter (which means rock), and on this rock (foundation) I will build my church."

atthew 16:1

The Strength of the Church depends on the Community.

Subscribe to a

Parish Investor's Note

through the Diocese of Paterson

- A savings investment for you
- A Help to Parish Building Programs

Select One:

.Zip

- Five Year Term Note, 7% Interest Currently
- Demand Note, 6% Interest Currently

"I strongly support this program because it is helping our parishes develop facilities for worship, religious education and community service at a reasonable cost."

2. ,001.

Dear Mr. de Mena

It is a pleasure to be part of my Parish Community.

Enclosed is my check for \$ ______ (Minimum \$1,000.)

To help my Parish and my Diocese I am interested in a ☐ Five Year Term Note, 7% Interest ☐ Demand Note, 6% Interest.

State

☐ Please send full details (no obligation)

Name .

Address

City

Phone Number

Parish ___

Mail to: Mr. Henry de Mena, Development Office, Diocese of Paterson, 777 Valley Road, Clifton, NJ 07013. For faster action, call (201) 777-8818.

obtain more information, mail this in the Church. Phone. □ Demand Note details (no obligation) 777 Valley Road, Clifton, N.J. Phone (201) 777-8818 2 To invest in this plan or Paterson Diocesan Center coupon (or telephone) Office of Development Please send full Five Year Term City & State Address

INVEST THE CHURCH

Subscribe to a

PARISH INVESTOR'S NOTE

Through the DIOCESE OF PATERSON

Your choice:

Five Year Term Note

- Pays 7% Currently

or

Demand Note

- Pays 6% currently

- Help Parish Building Programs
- Not a donation It's an investment

FEATURES...

- ! Your money is guaranteed by the Diocese of Paterson.
- ! Interest is paid quarterly
- ! On a demand note, your money will be returned simply by asking.
- ! In event of emergency, even a five year note will be refunded early and without penalty.
- The funds received will be made available to parishes at low interest in place of high-cost commercial mortgages for construction or renovation.
- A Parish Investor's Note is "a safe and prudent savings investment that enables you to help your church do the Lord's work," Bishop Frank J. Rodimer.

New parishes and programs are needed to serve the increasing number of people. By investing your money with us you are helping Catholicism grow in your Diocese.

We are computerized and will give you modern up-to-date service.

"Let's help each other"

\$AVING\$

INVEST YOUR MONEY IN GOD'S WORK



DIOCESE OF HARRISBURG

4800 Union Deposit Road P. O. Box 3651 Harrisburg, PA 17105 652-3925

BENEFITS TO YOU:

- YES 6% annual interest paid quarterly
 Better than 51/4 % passbook
 account in bank
- YES You can have money same day as requested
- YES The money is guaranteed by the Bishop of Harrisburg
- YES Any amount can start your \$aving\$
- YES You receive a note certificate signed by the Bishop of Harrisburg

\$upplement your retirement income thru regular \$aving\$ \$ave for college tuitions \$ave for your dream vacation or home \$atisfaction of helping the Church

YOU HELP THE CHURCH AND YOU HELP YOURSELF BOTH SPIRITUALLY AND FINANCIALLY...

START SAVING NOW:

Name
Address
S.S. No
Amt. Enclosed \$ Payable to Diocese of Harrisburg
Signature
Please return to:
Office of Financial Administration
Diocese of Harrisburg
P. O. Box 3651
Harrisburg, PA 17105

Phone (717) 652-3925

PARISH INVESTOR'S NOTES



DIOCESE OF PATERSON





Dear Friend in Christ:

Thank you for considering this presentation on our Parish Investor's Notes. I strongly support this program because it is helping our parishes develop facilities for worship, religious education and community service at a reasonable cost. It also gives you a safe and prudent savings investment that enables you to help your Church do the Lord's work.

May the Lord's blessing be with you and your family.

Faithfully yours in Christ,

+ Frank I Parliner

Most Rev. Frank J. Rodimer Bishop of Paterson

PARISH INVESTOR'S NOTES

- What is a Parish Investor's Note?
 A Parish Investor's Note is a savings and investment plan whereby funds are deposited with the Diocese of Paterson in exchange for an interest bearing note.
- 2. What is the purpose of these notes?

The Diocese is attempting to provide parishes with an alternative to high-cost commercial mortgages. Under this plan, a fund will be built from which parishes may borrow for construction or renovation at low interest.

3. Is this a significant savings for parishes?

Yes. Current mortgage interest rates are prohibitive for most parishes. Necessary construction or renovation is either postponed or, if this is not possible, severely drains parish finances over a period of years. Parish Investor's Notes will provide churches a major savings in the cost of borrowing.

4. What types of notes will be available?

Two types of Parish Investor's Notes will be available: **Demand** and **Five year term.** The first type will be repayable to the lender, in full or part, on his or her demand. The other will contain a five-year maturity date.

5. What if I take a five-year note and later find I need the money? Can I withdraw all or part of the funds prior to maturity?

Yes. The five-year note provides the right of withdrawal in the event of death of the noteholder. In the event of some other emergency, the Diocese will redeem the note upon reasonable request. There is no penalty for early withdrawal.

6. Can Parish Investor's Notes be issued in joint names?

Yes, but no more than two. Notes held in joint names will be held subject to the right of survivorship. In the event of the death of one joint depositor, the survivor becomes the sole noteholder.

7. Are the notes guaranteed?

Yes. Parish Investor's Notes are guaranteed by the Diocese of Paterson. An appropriate reserve for withdrawals will be maintained.

- How much interest can I earn?
 Currently the Diocese will pay 6% interest for demand notes and 7% for five-year notes.
- 9. Are these interest rates flexible or fixed?

Both. Five-year notes are issued at the rate established on the certificate, which will be a minimum for the term and may be increased by the Diocese.

Demand notes cannot guarantee interest rates indefinitely. If the percent is to be decreased, you will be given a 60-day notice in the event you wish to withdraw.

Increases in interest rates may be made if and when appropriate. You will receive written notification.

10. How will the interest be paid?
Interest is payable quarterly. It may be paid by check or added to your principal. The choice is yours and may be changed at any time.

11. When does my deposit begin to earn interest?

Interest will begin to be earned on the day of deposit, i.e., the day on which the deposit is received in our office.

- 12. Are my interest earnings taxable?
 Yes, just as are the earnings in any bank savings plan. If more than \$10 is earned in a calendar year, we will send you a Form 1099.
- 13. What is the minimum amount I can invest in Parish Investor's Notes?

The minimum initial investment is \$1,000. Additional deposits as low as \$100 will be accepted for demand notes.

- 14. Is there a maximum investment?
- 15. May Parish Investor's Notes be issued in the names of minors?

Yes, with an adult as trustee (e.g. "John Jones as trustee for Mary Jones"). In this case, the child's Social Security Number would be required.

16. Are these deposits tax deductible?

No. It must be emphasized that deposits into this plan are **not** donations or contributions. This is a savings program which sould have no effect on your present level of giving to the Church.

17. Will my parish benefit from my participation in the plan?

If your parish has need to use the fund, it is guaranteed the right to borrow at least as much as has been deposited by its parishioners. This assumes, of course, the financial ability of any parish to repay the loan.

18. What is meant by the biblical term "stewardship" and how is it applicable to Parish Investor's Notes?

Stewardship is a teaching from scriptures which tells us everything we have and everything we are is "loaned" to us by God who "owns" everything. Therefore, any assets we have are His, not ours.

Loaning some of these assets to the Church by means of Parish Investor's Notes is an ideal expression of stewardship. In effect, we are loaning to God what is His in the first place. Like the good stewards in the New Testament, we are putting funds to work for the Church instead of burying them. 19. How do I arrange to invest in a Parish Investor's Note?

Simply complete the coupon enclosed with this leaflet and mail it with your check to the Office of Development, 777 Valley Road, Clifton, New Jersey 07013. Your Parish Investor's Note will be issued the same day your check is received.

If you prefer more details first, even a personal visit, simply request it on that same coupon. Or, call Mr. Henry F. deMena at: 777-8818. Either way you will incur **no obligation.**

Paterso 777 Val	of Development n Diocesan Ce ley Road NJ 07013	
Enclose		for a Parish
Type de □	esired: Five Year Demand	
Interest	: Added to Prir Paid by check	
,	'	
,	print) s, Incl. Zip	
,	'	
Addres Phone	s, Incl. Zip	
Addres Phone (number (
Addres Phone (number (
Addres Phone (Social S Parish	number (
Addres Phone (Social S Parish	number (_)
Addres Phone (Social S Parish	number (_)
Addres Phone (Social S Parish	number (_)
Addres Phone (Social S Parish	number (Gecurity No	formation. Please

Appendix A

Financial Statements and Budgets

Exhibit A1. Annual Financial Report to Parishioners

This is a more detailed report than the one used in Chapter 2. Some parishes will prefer this style. Use the one that will appeal to your people and is more likely to be read.

SAINT MARY'S PARISH

Annual Financial Report to Parishioners

July 1, 19__ - June 30, 19__

Dear Fellow Parishioners:

We, the members of the Finance and Administration Committee, submit to you the financial statement for the period July 1-June 30. Also contained in the report is our income and expense projections for 19___.

The most notable item contained within this report is the increase in Sunday collections—\$40,000 more than last year.

The Auto Raffle Committee again did an extraordinary job, raising over \$16,000 to aid parish children attending Catholic high schools. This small committee must be applauded.

Our annual Assessment Fund was sufficient to pay the \$40,000\$ diocesan requirement. Those who participated made this possible.

Bingo receipts increased significantly to over \$35,000, up from \$24,000 last year. Continued cooperation, especially from school parents, can improve this figure even more.

The parish was the beneficiary of a considerable estate of ____ and ___ during the past year. The income from this bequest is not yet final and will be shown in next year's financial report.

We are happy to report that the financial condition of the parish is excellent.

If you have any questions regarding this report, please join us at our next meeting or address us in care of the rectory.

Saint Mary's Finance Committee

ANNUAL FINANCIAL REPORT

Saint Mary's Church

	F	RECEIPTS	
	July	7 1 - June 30 Proje	
ORDINARY RECEIPTS	19	19	19
Regular Receipts			
All Sunday and Holy Day Collections Christmas Collection Easter Collection Other Regular Receipts	\$	\$	\$
TOTAL REGULAR RECEIPTS	\$	\$	\$
Auxiliary Receipts			
Automobile Raffle (net) CCD Tuition Other Auxiliary Receipts	\$	\$	\$
TOTAL AUXILIARY RECEIPTS	\$	\$	\$
Diocesan Collections			
Diocesan Assessments Other Collections	\$	\$	\$
TOTAL DIOCESAN RECEIPTS	\$	\$	\$
TOTAL ORDINARY RECEIPTS	\$	\$	\$
Miscellaneous Receipts			
Extraordinary Donations Insurance Recovery	\$	\$	\$
MISCELLANEOUS RECEIPTS	\$	\$	\$
TOTAL RECEIPTS BEFORE SALE OR REDEMPTION OF ASSETS	\$	\$	\$
Sale or Redemption of Assets Redemption of Securities Withdrawal from Dioc. Lending Agency	\$	\$	\$
Total Sale or Redemption of Securities	s\$	\$	\$
TOTAL RECEIPTS	\$	\$	\$

EXPENDITURES

	Jul	y 1 - June 3	
ORDINARY EXPENDITURES	19	19	rojection 19
Church			
Resident Priests' Salaries Extra Priests (Sundays) Deacon and Other Clergy Lay Salaries Magazines and Literature Liturgy Items including altar wines, candles, missalettes, vestments, flowers, organ, maintenance, and so on Charity (aid to innercity parish and local aid) Subscriptions to Diocesan News- paper Ordinary Repairs Envelope Mailing and Processing	\$	\$	\$
TOTAL CHURCH EXPENSES	\$	\$	\$
Rectory			
Salaries, Lay Provisions Stationery and Printing Telephone Postage, Furniture, Repairs	\$	\$	\$
TOTAL RECTORY EXPENSES	\$	\$	\$
Education			
Parish School Subsidy High-School Tuition CCD Expenses	\$	\$	\$
TOTAL EDUCATIONAL EXPENSES	\$	\$	\$

ORDINARY EXPENDITURES (cont'd) General Items	<u>July</u>	1 - June 30 Pro 19	ojection 19
Parish Newspaper Taxes, Insurance, and Benefits Heat Electric Water Accounting Miscellaneous Expenses	\$	\$	\$
TOTAL GENERAL EXPENSES	\$	\$	\$
Diocesan Payments			
Diocesan Assessments Diocesan Collections	\$	\$	\$
TOTAL DIOCESAN EXPENSES	\$	\$	\$
TOTAL ORDINARY EXPENDITURES	\$	\$	\$
EXTRAORDINARY EXPENDITURES			
New Buildings and Additions Extraordinary Repairs and Improvements	\$	\$	\$
TOTAL EXTRAORDINARY EXPENSES	\$	\$	\$
TOTAL EXPENDITURES BEFORE INVESTMENTS	\$	\$	\$
Certificates of Deposit	\$	\$	\$
TOTAL EXPENDITURES	\$	\$	\$

	July	1 - June 30 Pro	ojection 19
SUMMARY OF CASH			
Cash Balance Beginning of Year Add: Total Receipts for the Year	\$	\$	\$
Subtotal	\$	\$	\$
Deduct: Total Expenditures for the Year	\$	\$	\$
CASH BALANCE AT END OF YEAR	\$	\$	\$
OPERATING SURPLUS			
Total Receipts before Sale or Redemption of Assets	\$	\$	\$
Total Expenditures before Investments	\$	\$	\$
OPERATING SURPLUS (DEFICIT) EXCLUDING INVESTMENTS	\$	\$	\$

	J	uly 1 -	- June	30
	19		19	
Surplus (Deficit) including Parish Subsidy (Deficit) excluding Parish Subsidy	\$ (\$ ()	\$ (\$ ()
Enrollment				
Operating Cost per Pupil*	\$		\$	
*This figure is based on operating costs only, that is, Total Dis- bursements Exclusive of Capital Expenditures				
SUMMARY OF OPERATING AND SURPLUS (DEFICIT) BY	YEAR		
Receipts				
Tuition and Grants Bingo Parish Subsidy Miscellaneous	\$		\$	
TOTAL RECEIPTS	\$		\$	
Disbursements				
Instructional Operating of SchoolCustodial, Utilities Maintenance of School Fringe Benefits and Property Insurance	\$		\$	
Disbursements for Operation	\$		\$	
Surplus (Deficit) before Capital Outlay Capital Outlay	\$ ()	\$	
(DEFICIT) FOR YEAR	\$ ()	\$ ()

Exhibit A2. Working Statement and Budget

This provides an excellent format for a Finance Committee to record results and prepare a budget for church, rectory, and school. It is sufficiently detailed to do a proper job but is not overpowering in the effort it requires. Of course, each parish must adapt the wording and add or delete lines in accordance with its own practices.

	e Worksheet age Number	Actual for the year ended June 30	Budgeted Y/E June 30
RECEIPTS			
Regular Collections Christmas and Easter Stipends Carnival Other	2A 2B 2C 2D 2E	\$	\$
TOTAL RECEIPTS		\$	\$
EXPENDITURES			
Church Rectory Religious Education Mortgage Interest Utilities Maintenance and Repair Diocesan Assessment Insurance Taxes and Payroll Bene Printers, etc. Legal Fees Buses	5 6A	\$	\$
TOTAL EXPENDITURES NET SURPLUS (DEFICIT)		\$ \$ ()	\$ \$ ()
Extraordinary Income N of Expenditures Transfers to Savings,	6F	\$ () () \$ ()	\$ () () \$ ()
		l	

Budget Worksheet for the Year Ending June 30, 19_____ Budget Details

		Actual for the year ended June 30	Budgeted Y/E June 30
RECEIPTS			
Regular Collections			
Sunday and Holy Days Interest and Debt Fuel Vigils High School Tuition Building Fund		\$	\$
TOTAL	A	\$	\$
Christmas and Easter	В	\$	\$
Stipends	С	\$	\$
Carnival	D	\$	\$
Other			
Donations Diocesan Newspaper			
Total	E	\$	\$

		tual for the year ended June 30	Budgeted Y/E June 30
EXPENDITURES			
Church			
Salaries of Resident Pri Extra Priests Organist and Choir Janitor Secretary and Bookkeeper Chaplain Guitarist		\$	\$
TOTAL SALARIES		\$	\$
Sanctuary Rent for School Building Diocesan Newspaper Charity Retreats	ſ		
TOTAL	A	\$	\$
Rectory			
Household Help Provisions			
TOTAL	В	\$	\$

		Actual for the year ended June 30	Budgeted Y/E June 30
Religious Education			
High School Tuition Priests Tuition School CCD Rent for Buildings CCD (Minus tuition)	7A	\$	\$
TOTAL	A	\$	\$
Mortgage Payments	В	\$	\$
Interest	С	\$	\$
Utilities			
Telephone Heating Light Water		\$	\$
TOTAL	D	\$	\$
Maintenance and Repair	S		
Maintenance Repairs Service Contracts Organ		\$	
TOŢAL	Е	\$	\$

	Actual for the year ended June 30	Budgeted Y/E June 30	
Diocesan Assessment and Collections			
Indian and Negro Missions Mission Sunday Campaign for Human Development Bishop's Overseas Relief Holy Father Rice Bowl Catholic University Holy Land Communications Diocesan Assessment	\$	\$	
TOTAL COLLECTIONS PAID	\$	\$	
NET SURPLUS (DEFICIT)	\$ (\$()	

		Actual for the year ended June 30	Budgeted Y/E June 30
Insurance	A		
Liability Diocesan		\$	\$
TOTAL	А	\$	\$
Taxes and Payroll Benefits			
Taxes Blue Cross and Blue Shield Pensions		\$	\$
TOTAL	В	\$	\$
Stationery and Printing	С	\$	\$
Legal Fees	D	\$	\$
Buses	E	\$	\$
EXTRAORDINARY INCOME NET	F	¢	\$
OF EXPENDITURES	F	\$	<u> </u>

SCHOOL RECEIPTS	Actual for the year ended June 30	
Tuition Registration Bingo Profits	\$	\$
TOTAL INCOME	\$	\$
EXPENDITURES (Summary)		
Salaries Utilities Repairs and Maintenance Payroll Taxes Text Books Convent Other	\$	\$
TOTAL EXPENDITURES PARISH SUBSIDY	\$	\$

	Actual for the year ended June 30	Budgeted Y/E June 30
EXPENDITURES		
Salaries		
Nuns Teachers Substitute Teachers School Secretary Maintenance	\$	\$
TOTAL	\$	\$
<u>Utilities</u>		
Heat Water and Sewer Light Gas Telephone	\$	\$
TOTAL	\$	\$
Repairs and Maintenance		
Repairs Maintenance and Supplies	\$	\$
TOTAL	\$	\$

	Actual for the year ended June 30	
Payroll Taxes	\$	\$
Textbooks	\$	\$
Convent		
Heat Light Water and Sewers Car Cook Telephone	\$	\$
TOTAL	\$	\$

Exhibit A3. Monthly Budget Analysis — Actual to Expected Results

If your Finance Committee has the personnel and the time, this would be the ideal format to follow. It provides for the most businesslike approach to the matter of church income and expenses. Since it reveals problem areas immediately, it allows action to be taken currently. All too often such problems come to light too late to make proper adjustments to correct the situation. A separate but similar format can be followed for a school.

			BUDGET ANALYSIS			
CHURCH REVENUE MONTH				MONTH C	F: R TO DAT	`E
Budget Actual	Diff.	Acct No.		Budget	Actual	Diff.
			REGULAR RECEIPTS			
		1	Collections (Sundays and Holy Days)			
		2	Ordinary Donations			
		3	Votive Shrines			
		4	Perquisites			
		5	Christmas/Easter			
		6	Building Fund			
		7	Other Regular Receipts			
			TOTAL REGULAR RECEIPTS			
		A	UXILIARY RECEPITS			
		8	Other Services			
		9	Fund Raisers			
		10	Interest, Deposits, No.	tes		
		11	Income Property/Rental			
		12	Other Auxiliary Receip	ts		
			TOTAL AUXILIARY RECEIP	TS		

BUDGET ANALYSIS continued

CHURCH REVENUE	MONTH OF:
MONTH	YEAR TO DATE
Budget Actual Diff.	Acct. No. Name of Account Budget Actual Diff.
	EXTRAORDINARY RECEIPTS
	13 Sale of Property
	14 Parish Campaign/Drive
	15 High School Tuition paid to Parish
	16 Loans returned to Parish
	17 Extraord. Donations, etc.
	18 Diocesan Newspaper
	19 Extraordinary Receipts
	20 Diocesan Assessments/Collections
	a) b) c) d) e) f) g) h) i) j) TOTAL ASSESSMENTS AND COLLECTIONS 21 Increase in Debt a) Notes Payable/Diocese b) Notes Payable/Bank, etc. c) Mortgages Payable Total Increase in Debt TRANSFERS
	22 Bank Transfers/Exchanges
	TOTAL CHURCH REVENUE

BUDGET ANALYSIS continued

CHURCH EXPENSES MONTH				MONTH OF: YEAR TO DATE		
udget	Actual	Diff.	Acct No.			
				CHURCH		
			51	Salary/Resident Priests		
			52	Extra Services of Priests		
			53	Lay Salaries		
			54	Sanctuary/Sacristy		
			55	Ordinary Repairs		
			56	Charity/Parochial		
			57	Magazines, Literature		
			58	Incidentals		
			59	Diocesan Newspaper		
				TOTAL CHURCH EXPENSES		
				RECTORY		
			61	Lay Salaries		
			62	Cost of Provisions		
			63	Furniture		
			64	Repairs		
			65	Stationery/Printing		
			66	Telephone		
			67	Retreat		
			68	Incidentals		

TOTAL RECTORY EXPENSES

BUDGET ANALYSIS continued

	EXPENSES				MONTH OF		
MON'	TH				YEAR	TO DATE	
Budget	Actual	Diff.	Acct No.		Budget	Actual	Diff.
				SCHOOL AND COVENANT			
			70	School Subsidy			
			71	Highschool Tuition			
			72	Religious Education			
				TOTAL SCHOOL/CONVENT			
				GENERAL ITEMS			
			74	Taxes, Payroll, Othe	r		
			75	Heating			
			76	Light			
			77	Water			
			78	Insurance			
			79	Hospital Benefits an	d Pensio	n	
			80	Interest Paid on Deb	t		
				TOTAL GENERAL ITEMS			
			82	Diocesan Assessments	/Collect	ions	
				a) b) c) d) e) f) g) h) i) j)			
				TOTAL ASSESSMENTS AN	D COLLEC	TIONS	

BUDGET ANALYSIS continued

CHURCH EXPENSES	MONTH OF:
MONTH	YEAR TO DATE
Budget Actual Diff. No.	
	EXTRAORDINARY ACCOUNTS
91	Purchased Property/Real Estate
92	New Buildings/Additions
93	Repairs/Improvements
	TOTAL EXTRAORDINARY ACCOUNTS
	DEDUCATION OF DEDU
94	REDUCTION OF DEBT
95	Mortgage Payment Diocesan Notes Payment
	Payment/Notes/Others
,	TOTAL REDUCTION IN DEBT
	TOTAL REDUCTION IN DEST
	LOANS GRANTED BY PARISH
97	Loan to:
98	Securities Purchased
	TOTAL LOANS AND SECURITIES
	TRANSFERS
99	Bank Transfers/Exhg.
	TOTAL TRANSFERS
	TOTAL CHURCH EXPENSE
	TOTAL REVENUE
	TOTAL EXPENSE
	TOTAL PROFIT (LOSS)

Exhibit A4. Annual Budget Forecast Form

To prepare the figures used with the preceding Monthly Budget Analysis, a form similar to this must be prepared. Since all expenses are not uniform cash flow needs for the year and in recording actual results. We have shown throughout the year — for example, heat — this form is helpful in forecasting only headings. Actual line items will match those in the Monthly Analysis. Again, a form such as this may be used for school income and expenses also.

	June	June
	May	Мау
	Apr.	Apr.
	Mar.	Mar.
()Actual	Feb.	Feb.
	Jan.	an.
() Forecast	Dec.	Dec. J.
	Nov.	Nov.
	Oct.	Oct.
	Sept.	Sept.
TO	Aug.	Aug.
	July	July
	Total Year	Total Year
PARISH REVENUE YEAR	Acct. Name of Account	PARISH EXPENSE YEAR No. Name of Account

Appendix B Census Card

This Census is for Parish records only.		OUR	LAD	PAR Y OF	PARISH CENSUS OUR LADY OF MERCY, WHIPPANY, N.J.	VSUS	ANY, N	J.:			
FAMILY NAMEADDRESS					PHONE NO.	E NO.			YEARS IN PARISH	PARISH	
Street		City									
First Name	Middle Initial	Age	Rel.	Bapt.	First Comm.	Mass Attend. Confir. Regul.	Mass Attend. onfir. Regul.	Attend. Occas.	Ocupation	on	
Husband or Single Male											
Wife or Single Female											
	List bel	ow un	marrie	d child	List below unmarried children living at above address	at above	address				
First Name - Middle Initial (Last Name if different)		Birth	Ref.	Bapt.	First Comm.	Confir.	Mass / Regul.	Mass Attend. egul. Occas.	School Grade	Rel. Ed.	College Home Away
	List below	w rela	lives b	oarders	List below relatives boarders, or domestics living with above family	stics livin	g with a	bove farr	yliy		
First Name Middle	Last	Age	Ref.	Bapt.	First Comm.	Confir.	Mass Regul	Mass Attend. Regul Occas.	School or Occupation	School	Relation to family
Do you wish to see a Priest or Sister? Yes. Is any member confined to home? Yes.		N ON				Do you newspa	you wish to wspaper, The	Do you wish to subscribe to the newspaper, The Beacon? Yes.	e to the	Do you wish to subscribe to the Diocesan newspaper, The Beacon? Yes No	900
						N 101 N	- An Di				Jale

Appendix C

Agreement (Commitment) Cards for Increased Offertory Campaign

As noted in Chapter 2, this section contains various other styles of agreement cards, including one in Spanish.

Stewardship

Christians sharing of themselves, together, for the good of all.

"We are God's co-workers" St. Paul 1 Cor. 2:8

Having prayerfully considered my (our) income, and humbly aware of my (our) parish

responsibility, I (we) will sincerely endeavor to give \$_____ each week. This represents an increase of \$_____ weekly.

SIGNATURE______ DATE _____ 19 ____

This resolution is an expression of intention only. It is not legally binding.

OUR LADY OF THE MOUNTAIN CHURCH To provide for the growth, operation and maintenance of my parish, without legal obligation upon me, I (We) express a willingness to contribute weekly: AMOUNT \$ Date Signed

PLANNED OFFERING PROGRAM

__YEARLY

With the help of God and my fellow parishioners, in order to provide our parish with sound financial support to meet rising operational and maintenance costs, I promise to use the parish weekly envelope and contribute the sum of:

\$_____WEEKLY

biglied	Date
(This is a declaration of intention, not a legal obligation. Contributions to your parish are tax deductible.)	
PROMESA DE AYUDA PARROQUIAL:	
7o me comprometo/nosotros nos comprometemos a <i>aume</i> ; ion semanal a la Iglesia de la Nuestra Senora de Fatim	
a cantidad del aumento prometido (señale una):	
□ \$(otra) □ \$5	
□ \$4	
□ \$3 □ \$2	
Que Dios reciba este sacrificio para el bienestar nuestro	ay ol do Su canta Igloria
que Dios reciba este sacrificio para el bienestar fluestro	y et de bu santa Iglesia.

IMPORTANTE:

Nombre_

Domicilio:_

Cianad

Entiendo que la cantidad señalada no indica la totalidad de mi contribución semanal sino solamente el aumento de la misma.

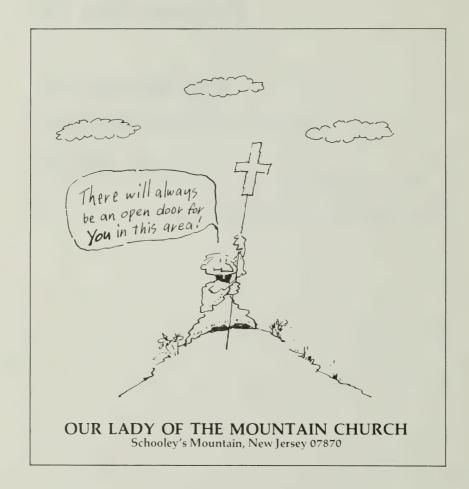
(Letra de Molde)

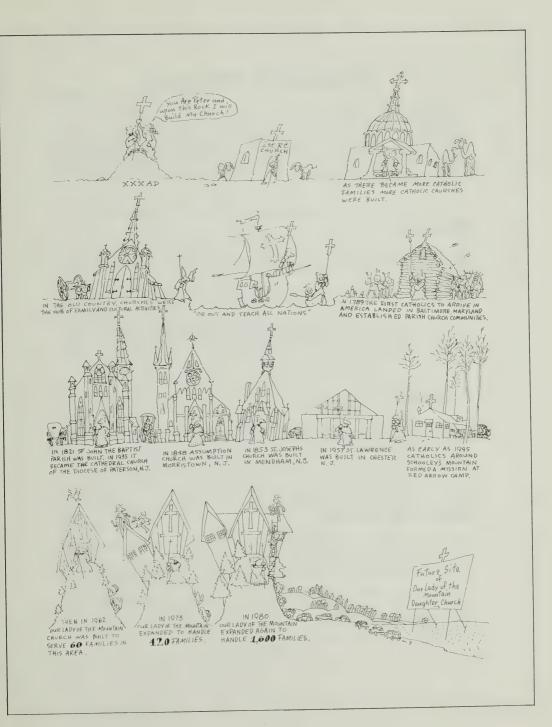
WORKERS	PARISHIONER:
Team No. & Pair Letter	
ST. LOUIS CHURCH Batesville, Indiana Proudly Adopts	ASSIGNED TO WORKER PAIR:
AN ACCEPTABLE SACRIFICE	(Name)
For the honor and glory of God, and to provide for the operation, maintenance and building of my parish, WITHOUT LEGAL OBLIGATION UPON ME, I (we) agree to try to sacrifice a weekly contribution of:	(Name)
Signed	Team No
Date	Pair Letter
"Try Me in this, says the Lord of hosts, shall I not open for you the floodgates of heaven, to pour down blessing upon you without measure" (Malachias 3:10)	WORKER PLEASE NOTE! After inserting your name team number and worker pair letter above, tear this stu off from agreement card and give to your Team Captai tonight before you leave. THIS IS IMPORTANT!

Appendix D

Brochures for Increased Offertory Campaign

Chapter 2 noted that brochures vary considerably in sophistication and style. Here are several other types to compare with the one illustrated in Chapter 2.





A MISSION POSSIBLE

The illustration on the left traces the origin and growth of the Roman Catholic Church from the rock Christ chose for the first church, to the rock known as Schooley's Mountain.

It has become fashionable to reflect on our personal roots, but our spiritual roots should also require renewed attention. The roots of our Christian heritage have grown stronger with each century through constant cultivation, fed by millions of people through courage and through sacrifice.

The history of the Roman Catholic Church is a chronicle of human commitment. Nowhere has the commitment been greater than by those who pioneered and nurtured Our Lady of the Mountain; and who continue that tradition today.

History

Our Lady of the Mountain began in turbulent times—the waning days of the Second World War—when priests from St. Joseph's in Mendham offered Mass in a small chapel at Camp Red Arrow on Pleasant Grove Road.

A decade later, in 1955, regular services were inaugurated at the mountain mission. With seven more years of hard work, the present Church was built, dedicated by Bishop McNulty in May, 1963. By the time the 60s came to a close, the mission had assumed the status of parish, separating from St. Lawrence parish in Chester. It was appropriate that the first pastor was also a missionary, Father George Dudak, former pastor of La Parroquia de La Sagrada Familia in Ica, Peru. In the fall of 1969 a rectory was built through the generosity and support of parishioners and friends of the Schooley's Mountain community.

Growth

When the Church was first established, it served some 60 families. By 1970 the Church population tripled to 180 families. Rapid growth has been the rule rather than the exception ever since. By 1973 the parish had 420 families. And in just the past seven years that number has increased four-fold four-fold families. This growth trend is not likely to slow down, according to local community planners, who estimate that some 40 percent of families moving into the Long Valley area are Catholic.

Growing Pains

With such accelerated growth has come the need for a renewed commitment among parishioners for increased support for Church programs that cry out for expansion.

Our Lady of the Mountain, which began as a mission has plans to establish a mission of its own—at the foot of Schooley's Mountain on West Mill Road. This project will require annual funds of \$15,000 to complete.

But additional funds are also sorely needed if we are to meet the burdens placed on the Church by the influx of families into our community. There is a need to expand our religious education program and develop counseling services. We need more and better communications programs. And we must provide greater support for our diocese. To accomplish these things we will need an additional \$35,000 a year, counting the mission project, a total of \$50,000.

Continued

Dollars and Sense

Parishioners have generously supported Our Lady of the Mountain over the years. In the coming months the need for increased support will become more acute.

Based on current estimates, the Church's income amounts to a little more than \$165,000. The expansion needs noted above, combined with normal expenses, will require about \$215,000. Thus we are \$50,000 short of our goal.

A Challenge to Parishioners

Therefore, to help us meet our growing needs, parishioners are being asked to increase their weekly offerings. A program is now underway to encourage families to make a commitment to a larger weekly offering. For the next few weeks you'll be hearing a great deal about this program. You are asked to discuss the matter frankly and realistically with your family and decide what you can contribute each week for the Church. After deliberating, if you decide that you can give more to strengthen our parish program then we ask you to commit yourself to the increase.

As a guideline, the parish has determined that an increase of at least two dollars in weekly offerings will guarantee sufficient funds to meet our needs.

Our Lady of the Mountain is not unique in its present financial state. Rather it reflects most institutions today that are trying to cope with the impact of an inflationary economy. The Church feels the sting of the shrinking dollar just as do the families which support it. The Church, however, does not receive cost-of-living adjustments. Recent economic reports have noted that the value of a dollar is now worth two-and-a-half times less than in the year our Church became a parish in 1969. This means that what we purchase today for a dollar would have cost 40 cents eleven years ago.

As a parish we have to face the decade ahead with a new reality: our financial burdens in operating the Church will rise or fall with the economic indicators. And, because we are growing at a furious pace, we will have to run harder and faster just to remain in the same place.

Conclusion

In the coming weeks Our Lady of the Mountain and its parishioners will join in a common purpose—to provide for the growth and maintenance of the Church. We urge you to give thoughtful consideration to the needs of your parish and join with other parishioners in the tradition of support that has come to characterize those who worship God in the Catholic Church on the rock we call Schooley's Mountain.



Guidelines for Giving

Many giving standards exist. (To cite just a few — some parishioners give \$1.00 a week for every \$1,000 of yearly income; a number tithe 10 percent of their income; an hour's wage a week represents a guideline for other; many will try to increase their parish support each year by a certain percent.) But for each family a different level of giving represents "sacrifice." There is no simple guideline that is fair for all.

In this program, each parishioner will receive a letter with a specific suggestion—a request based on two factors. The suggestion to you is based NOT on your personal circumstances—no one can or will attempt to judge that in this program—but instead it is based simply on your present level of weekly offering and the parish's additional need for support.

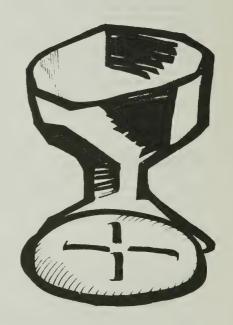
We are making a suggestion to each parishioner because additional giving is needed. And it is done in the hope and belief that it may be possible for each of us at this time to significantly increase our weekly gifts to the parish.

Beyond all "formulas" and giving guidelines, ultimately what we seek and need is a carefully thought out weekly contribution from you and everyone in the parish... a gift in proportion to your ability to give and your appreciation toward our parish's efforts for you and your family.



St. Pius X Church Montville, N.J.

Give Thanks With Joy To The Father



St. Pius X Church

INCREASED PARISH SUPPORT PROGRAM



The Catholic Church began and was built on Sacrifice. Through the Divine Sacrifice on Calvary, Christ gave himself for us and our salvation. Through His death, we received the opportunity to share eternal life in Heaven.

The Church is rich in tradition and continually exemplifies this same spirit of sacrifice. In carrying out the work which Christ set forth for us, we have been faced with and have met successfully, new, difficult and exciting challenges in every generation.

Today's challenges are no different, except that they belong to us, and we must meet them - as our ancestors did - as Christ did...through sacrifice.

A major problem that confronts our parish is the same one confronting every household -

inflation, the spiraling economy and the rising cost of living. Parish salaries, fuel bills, utilities, material costs have all gone up. And, from all indications, we must expect them to continue to increase.

At the same time, reports indicate that while family income has increased steadily, weekly collections have not kept pace to help us meet increased costs.

If it is possible, there is one immediate and direct solution - increased support from our people. Bazaars and other fundraising events are helpful, but there must be one primary source of regular parish income - a fair and adequate weekly contribution at the Offertory of the Mass.

We Have A Problem

Below is a summary of the Parish Financial Statement which was sent to you in November. It includes our actual expenses for the 1980-81 fiscal year and the projected budget for 1981-1982. In order to meet our budgetary expenses for this current fiscal year, it is obvious we will need added income. The budget projection shows we need a minimum increase of \$52,000 a year, or \$1,000 per week.

Our parish plant is nearly 20 years old. As a result, many of its facilities are in need of repair or replacement. Roofing and painting are but two examples. Further, better lighting is needed in our parking lots. We also anticipate expanding the parking facilities this Spring to alleviate the congestion at our more crowded week-end Masses. Provision has to be made to pay for such needs as they arise.

Due to additional but non-budgeted needs, we have set a goal of a \$1400 increase in the weekly collection, rising from \$3600 to \$5,000. This can be done! But everyone must be willing to do his or her share. With nearly 1500 registered families, the parish has the capability of achieving this goal.

EXPENSES:	ACTUAL 1980-81	BUDGET 1981-82
Church & Rectory	\$ 87,510	\$ 96,000
Education	39,444	49,600
Operation & Maintenance		12,000
of Church and School	55,714	68,800
Fixed Charges	87,816	91,800
Extraordinary Expenses:		, 1,000
Oil Burner &	6,265	
Kitchen Sink		
Water Wells		3,500
Church Parking Lot		20,000
Parking Lot Light		2,000
	\$276,749	\$331,700
INCOME:		
Weekly Collections	\$187,655	\$239,900
Candles & Stipends	9,696	9,600
Christmas & Easter	36,818	37,500
Interest	6,935	7,200
Project FAITH	19,357	22,000
Special Collections	14,392	15,500
	\$274,853	\$331,700

We Have A Solution

Our parish is instituting a cooperative program to encourage everyone to increase their weekly contributions. For the next few weeks you will read and hear much about this program. In brief, every family is being asked to consider increasing their weekly offering by a reasonable amount if this is possible.

The program will culminate on Sunday, January 31, 1982, when a group of interested fellow parishioners will visit everyone in the parish to receive from them - in confidential and sealed envelopes - their "Commitment" of parish support.

Before January 31, you will receive a commitment card, a confidential return envelope, and a letter from us in which an amount will be suggested to you as your "weekly offering." Hopefully, you will be able to include this amount in your weekly budget for parish support. But only you can decide what you can and will do.

You are asked to discuss the matter frankly and realistically with your family and decide what you can contribute each week for the church. After deliberation, if you decide that you can give more to strengthen our parish program then we ask you to commit yourself to increase your weekly offering.



It Makes Sense

Q. Why is our parish conducting the program?

A. To increase the weekly income of the parish.

Q. What is an "Increased Parish Support Program?"

A. It is a program voluntarily conducted within our parish to seek and encourage your support for parish activities and operations. Each of us will share and everyone will benefit. It is in the truest sense a response to the spiritual needs of every person in the parish.

Q. Are other parishes in the Diocese doing this also?

A. A large number are, and a good many others have undertaken a similar form of stewardship emphasis already. A number of parishes conduct annual programs to emphasize parish support just as a great many churches of all faiths do on a regular basis.



Q. Is there an average commitment?

A. No, because every family's financial situation is different. We can only suggest that each family step up a bracket or more over what they have been giving. For example: an offering of \$4.00 might be increased to \$7.00, those giving \$7.00 might increase to \$10.00, etc.

Q. Will gifts be on a week-to-week basis?

A. Yes, through your regular use of a weekly envelope each Sunday.

Q. Are these weekly contributions tax deductible?

A. Yes - to the full extent of the law. However, we can only verify your claim if there is a parish record of what you give - so use your parish envelopes regularly.



Q. Does the use of the envelope really have a purpose?

A. Yes, it is the only definite way in which the parish can budget to meet regular obligations. Weekly gifts in parish envelopes are the primary source of revenue. It allows the parish the use of a systematic method of payment for bills, necessary repairs, and effective planning for the needs of the future. Your use of envelopes also allows the parish to give you accurate receipts for income tax purposes.

Q. Why do parishioners prefer this method of asking for church support?

A. Because it is simply the assumption of a weekly obligation the support of one's parish. Everone is being asked. There is no "down payment," and it does not involve pledging a large sum. Also, in this program each family's giving is treated as a confidential matter.

O. What if I run into difficulties or move out of the parish?

A. You can certainly change your giving intentions if your circumstances change in the future. Making a commitment to a weekly gift to the parish through this program does not represent a "pledge" or any legal obligation.

O. When will these payments begin?

 A. The Sunday after you have agreed to increase your parish support.

Q. I just don't know - I'd like to try, but...

A. Fine, just try. Nobody expects the impossible.





Parish

incredsed

Support



Program

"Even as I have given unto you...

Summary of Budget 1978-1979

that we give also ...

CHURCH INCOME

Collections:	
Weekly, Christmas & Easter	\$114,600.
Other Collections	13,400.
Masses, Candles, etc.	5,575.
Bingo, Bazaar, Picnic Raffle,	30,050.
Rentals & Donations	1,100.

TOTAL INCOME \$164,725.

CHURCH EXPENSES

\$ 29,267.
14,700.
3,600.
19,000.
28,914.
5,143.
-,
18,650.
60,100.
9,730.
\$189,104.
=======

DEFICIT

The Catholic Church began and was built on Sacrifice. Through the Divine Sacrifice on Calvary, Christ gave himself for us and our salvation. Through His death, we received the opportunity to share eternal life in Heaven.

The Church is rich in tradition and continually exemplifies this same spirit of sacrifice. In carrying out the work which Christ set forth for us, we have been faced with and have met successfully, new, difficult and exciting challenges in every generation.

Today's challenges are no different, except that they belong to us, and we must meet them - as our ancestors did - as Christ did... through sacrifice.

A major problem that confronts our parish is the same one confronting every household—inflation, the spiraling economy and the rising cost of living. Parish salaries, fuel bills, utilities, material costs—they have all gone up, and from all indications, we must expect them to continue to increase.

At the same time, reports indicate that while family income has increased by 34 percent in the past five years alone, weekly collections have not kept pace to help us meet increased costs.

If it is possible, there is one immediate and direct solution - - increased support from our people. Bazaars and other fundraising events are helpful, but there must be one primary source of regular parish income - - a fair and adequate weekly contribution at the Offertory of the Mass.

(\$24.379.)

Guidelines for Giving

Many giving standards exist. (To cite just a few - - some parishioners give \$1.00 a week for every \$1,000 of yearly income; a number tithe 10 percent of their income; an hour's wage a week represents a guideline for others; many will try to increase their parish support each year by a certain percent.) But for each family a different level of giving represents "sacrifice." There is no simple guideline that is fair for all.

In this program, each parishioner will receive a letter with a specific suggestion — — a request based on two factors. The suggestion to you is NOT based on your personal circumstances — — no one can or will attempt to judge that in this program — — but instead it is based simply on your present level of weekly offering and the parish's additional need for support.

We are making a suggestion to each parishioner because additional giving is needed. And it is done in the hope and belief that it may be possible for each of us at this time, to significantly increase our weekly gifts to the parish.

Beyond all "formulas" and giving guidelines, ultimately what we seek and need is a carefully thought out weekly contribution from you and everyone in the parish. . . a gift in proportion to your ability to give and your appreciation toward our parish's efforts for you and your family.

Catholic Stewardship

This program is for the people of God in our parish. He cares for us. We are, therefore, the people of His Church. When we speak of the church, we are not talking about something undefinable or vague. WE ARE THE CHURCH! In that very real sense every Catholic is related, a member of the same family.

In the weeks ahead, every person has a united purpose; to increase his offertory gift to help meet the needs of his parish. Therefore, in keeping with the ideal of doing good, we must be mindful of the concept of STEWARDSHIP-returning to God some of the blessings He has bestowed on all of us. How can we do this? We can begin by thanking Him, daily, through our prayers and by increasing our weekly offering when we attend Mass every Sunday during the year.

Consistent participation in weekly offertory collection is an opportunity for us to return to God a just portion of those blessings He has bestowed on us and has entrusted to our care as His steward.

"Give that which you cannot keep to obtain that which you dare not lose."

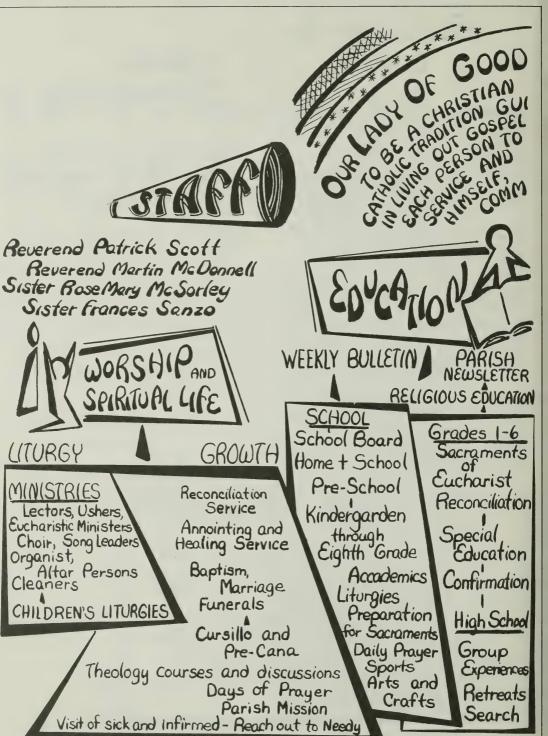
St. Augustine

ouk

PROGRAM

The program will culminate on Sunday November 12, 1978, which a group of interested fellow parishioners will visit everyone in the parish to receive from them - - in confidential and sealed envelopes - - their "Commitment" of parish support.

Before November 12th, you will receive a commitment card, a confidential return envelope, and a letter from Father Pat in which an amount will be suggested to you as your "weekly offering." Hopefully, you will be able to include this amount in your weekly budget for parish support. But only you can decide what you can and will do.









Women's Council Knights of Columbus

CYO Senior Club

Basket ball Cheerleaders Soccer Volley Ball

Dances Skating Trips

Dances Parish Picnic Bowling

Diocesan Golf Assessment,



EXPENDITURES RECEIPTS

Collections Salaries Maintenance Tuitions Supplies Stipends Mortgage

Fund Raising-Bingo Fashion Show Bazaar Auction

LIFE AT GOOD COUNSEL

Our Parish is a faith community - a community of believers, people who express their faith in prayer, participate in the word of God, and in the Eucharist.

We are a Sacrament community. We don't teach the Sacraments, the Sacraments teach us. Through the Sacramental life of the parish, we learn how to be Christians.



Baptims is joyful.

It represents newness of life.

One Sunday we celebrate at Mass.

One Sunday we celebrate privately.



The Sacrament of Confirmation is an adult commitment to Christ and His church. Two years of study and christian service is necessary before a person is confirmed into the christian community.



Preparation for the Sacred Covenant of Matrimony is a serious obligation.

Here at Good Counsel at least six (6) preparatory sessions with the priest is necessary, before the Wedding Day.

Reconciliation with God and Community is an important part of Christian Life. Our new Reconciliation room enables people to receive God's love and mercy in an atmosphere that is relaxed and prayerful.



Jesus' concern for the sick and the infirm is obvious. We administer the Sacrament of Healing once a year as a community and whenever necessary privately.

Christian Eucharist is meant to be an action of the entire community, under the unifying leadership of the celebrant. The life of our parish is both nutured and exemplified in the Lord's Day celebration. The community of Good Counsel is called together to hear the word of God proclaimed, to receive the Bread of Life and to share in the building of community.







Education at OLGC means

- our children in the school, experiencing their catholicity in an environment of Christian Community as they learn their three R's together.
- all our children who come together on Sundays or a week day evening, to be reminded of the truths of their FIATH and to share the experiences of praying, studying, singing and listening together.
- that great group of volunteers who staff our parish religious education program and who learn more about Christian living in the process.
- those who come to learn on the adult level as they listen to and share the theology of our church and what has happened to it since the Second Vatican Council.
- the entire body of our parishioners who become more involved in Christian living as they listen to the homily every Sunday.
- all of us who become the taught as well as the teachers in the way we share with each other, in our neighborhood, or by reading and contributing to our monthly newsletter, or by informing our priests of the needs of lonely or anxious members of our parish.
- that Christ's good news of salvation, peace and love are real when they become realized in a vibrant Good Counsel Community Experience.

Social Lite

Our Lady of Good Counsel Parish offers a variety of experiences such as picnics, bazaar, dances and our adult social club, where people are invited to enjoy themselves together.

The groups of women bowlers who meet each Tuesday morning, are avid in their enthusiasm for this sport which enables them to display their skills and coordination. One of our bowlers works at night, which shows tremendous dedication to her bowling team, no?

The sports events, under the expert quidance of Father Martin, are also an important part of the social life at Our Lady of Good Counsel and any Sunday, in fair weather, will find other teams enjoying the soccer facilities of our parish, alongside our own expert players.

There may not yet be enough opportunities at Good Counsel for leisure and recreation but do we respond to the available opportunities?



makes sense

Our Lady of Good Counsel Church 93 West End Avenue Pompton Plains, N.J. 07444

October 30, 1978

My Dear Parishioners:

I have always been gratified and encouraged by your generosity. I proudly boast of your sacrifices for our parish and your contribution to fund-raising events. For this reason, it is with much prayerful consideration and careful thought, that I present to you, our program to improve the financial picture of Our Lady of Good Counsel.

Our parish has had a deficit budget for the past eight years. We have always paid our bills but have defaulted, in part, on payment of our Diocesan Assessments. To date, we have a \$58,000 Assessment Debt. As a good will gesture, Bishop Rodimer, last week, reduced this debt to \$20,000 payable over four years.

Our mortgage of \$181,000 is a heavy burden for our parish to bear. Our 1978-79 budget had a deficit of \$24,379.

We have increased our income by fund-raising but inflation and spiriling economy and the rising cost of living have out-paced us.

We strive to minister to the total parish. Now we are at a kind of crossroads in history. We need your continued generosity and are hopeful that you will find a way to increase your Sunday Offering. Our goal is a weekly collection of \$2,500. If each one does his/her share and we work together, we will succeed. Happily our sacrifices will be a blessing to our children and our total parish, and surely, a blessing from God for us now.

Sincerely yours in Christ,

In Pat

OUR LADY OF GOOD COUNSEL CHURCH 93 WEST END AVE. POMPTON PLAINS, N.J. 07444

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Appendix E

Homilies for Increased Offertory Campaign

- 1. Pastor's Homily First Week
- 2. Associate Pastor's Homily Second Week
- 3. Layperson's Homily Third Week

These talks were outlined in Chapter 3. Their full texts are presented here. It will be necessary to adapt them to the circumstances of an individual parish and the delivery style of the homilist.

First Homily: Usually given by the pastor

Today I have to do something which I don't like doing. In fact, it's the first time a homily like this has been preached in our parish in a long time. But a problem has been developing and must be faced.

As you can probably guess, the topic will be money. Like it or not, even the church needs money to survive. Just as is the case with your home or your business, unless income keeps pace with expenses, a deficit occurs. And only Uncle Sam can survive long on deficit spending.

For most of us, salary increases occur every year. In fact, with inflation running rampant, salaries must increase by at least the same percentage just to stay even. If raises are lower than the increase in the cost of living, we fall behind and deficits arise.

Frankly, that is what has happened to the parish. Our budget for this year projects a deficit. Mention was made when it was published that an announcement would soon be made of a campaign to remedy that situation.

Two weeks from today, that campaign will take place. That day will be known as "Commitment Sunday." All families in the parish, active and inactive alike, will be visited by our representatives. They will receive your signed "Commitment Card" in a sealed, confidential envelope. You will be asked to specify your intended level of giving, that is, your weekly contribution. Hopefully, you will be able to see your way clear to a higher amount than your present level.

Be sure to note that the commitment is not a pledge. Instead, it is an agreement to budget a certain amount as your normal weekly contribution. You are not under a legal or moral obligation. You have simply agreed to try to donate that amount each week. Perhaps "Agreement to Try" would have been a better term than "Commitment Card." While we would anticipate that most people would maintain the stated figure on most weeks, we realize that some weeks this may not be possible. You will not make a pledge that requires compliance in the form of a contract.

This week each family will receive a brochure in the mail explaining fully this Increased Parish Support Program. Please study the brochure carefully and discuss it as a family. It contains questions and answers about the program as well as a description of Christian stewardship and suggested guidelines for giving.

The following week you will receive an individual letter from me. That letter will contain a specific suggestion for your increase based upon your present level of giving. Enclosed will be your personal Commitment Card and an

envelope in which to seal it confidentially. Parish visitors will pick up your envelope on the afternoon of Commitment Sunday. Be assured that complete confidentiality is maintained because the envelope will be opened only by me or one of the staff.

When completing your Commitment Card, one question to ask yourself is this: "When was the last time I increased my weekly offering to my parish?" Most of us will have to admit that it was many years ago. We seem to reach a plateau and remain there, forgetting that inflation strikes your church, too.

Please understand this program was not undertaken without long, serious, prayerful consideration. You might say it is a last resort. No other choice is left. The Finance Committee and I have been wrestling with this problem for more than a year. In addition, the Parish Council has given the program its full support.

As I said at the outset, it goes against my grain to preach for money. And this is true of most priests. But the parish need is more important than my personal feelings. In fact, perhaps if we had occasionally discussed this subject with you in the past, income would have risen sooner and today's problem would not be with us.

Co-chairpersons for the campaign are ______ and ____. They have recruited captains. In turn, the captains are now recruiting workers as visitors for the drive. If you receive a call, please agree to be a visitor. We are aiming at about only ten names per person. Since the cards will have been mailed in advance, in most instances the duties will involve simply picking up the cards at the homes assigned to you. No embarrassment is caused because sealed envelopes are used. No selling is needed because this is not a pledge campaign.

In the First Letter of Peter we are told this: "Each one of you has received a special grace, so like good stewards responsible for all these different graces of God, put yourselves at the service of others." By "special grace" here is understood both supernatural life and material goods. Use your graces by putting yourselves at the service of others. Work in the campaign. Increase your weekly contributions to the parish if you can afford to do so.

It is your acknowledgment of God's goodness to us. It is gratitude for all the gifts he has given us. It is love for God expressed through his church by his people.

Second Homily: Usually given by an associate pastor

A Protestant minister relates an eye-opening story of an event early in his life (Raymond B. Knudsen, *Developing Dynamic Stewardship*. Nashville, TN: Abingdon, 1978). He was pastor of a small church in a farming region in western Illinois. The county in which they were located was deficient in health services and had no hospital. Community leaders decided to launch a campaign to build one.

One Sunday afternoon, the minister was in a farmhouse explaining to a meeting of local residents the need for the hospital and the benefits it would bring. Near the conclusion of the conversation, the host asked for a second look

at the list of special gifts available. He read it carefully, glanced at his wife, and asked, "What do you say we provide the money for one of the operating rooms?" She agreed.

The cost of the operating room in those days was \$27,500. The minister was stunned. The amount was far beyond his estimate of their financial means, so he asked them how they planned to pay for it. The farmer replied, "I'll give you a check for it right now." And so he did. As the minister was pocketing the check, he asked the man why he had never done anything like this for the church. The answer was simple and direct. "No one ever asked me."

I believe this attitude applies to many of us. We do not give if we are not asked, becasuse we do not realize or appreciate the need. Well, now you and I are being asked — not for \$27,500, but for a reasonable increase in our weekly contributions to our church.

Last week, the pastor announced that next Sunday will be "Commitment Sunday" in our parish. That is the day of our Increased Parish Support Program which is being undertaken to obtain an increased weekly offering from each family. As Father explained, we are facing a serious problem. Without increased support, the parish will be in financial trouble. We simply cannot carry on all the functions of the parish at our present level of contributions.

Similar campaigns have been introduced and conducted successfully in many parishes within the last year. Those drives were required for the same reason as ours. Income did not keep pace with inflation because nobody asked. But once asked, the parishioners came through. We anticipate similar favorable results here.

During the past week, you received a brochure which carefully explained the Increased Offertory Program. I hope you have read it. If not, please take the few minutes to do so.

During the coming week, you will receive an individually addressed letter, tailored to your present level of giving. Study that letter carefully and arrive at your conclusion. Remember, this is not a pledge campaign. It is simply a drive to increase the regular weekly offering. Remember, too, this refers to the first collection. Those occasional second collections would be additional, not inclusive. It wouldn't be logical to need a second collection if the same amount of contribution were simply split between the two.

A secondary purpose of this campaign is to urge your cooperation in using envelopes. They facilitate our record keeping and are the only means we have of verifying your contributions for income-tax purposes. Even if you use checks, they are not able to be recorded without envelopes. *All* parishioners will be receiving envelopes. Please use them.

So, each of us faces a decision this week. Certainly, it will not be the most important decision of our lives as far as we are concerned. After all, we are only being asked for a couple or a few dollars more per week than we are now giving to God. But *collectively*, our decisions are of extreme importance to our parish. They are *vital*. The seriousness of this situation cannot be overemphasized.

What we are really dealing with here is stewardship, that is, being good stewards of God's material gifts to us. The stewardship of money teaches us to return to God a proportionate amount of what we have been given. This is our

acknowledgment of God's goodness to us and our gratitude for the gifts he has given us.

We are being asked for proportionate giving. This means giving God his share, recognizing that all we are and all we have belongs to him. It means giving in proportion as God has given to us. For example, one man may earn \$5,200 a year. He must figure how much he can give and still provide for his family. Another man may have a take home pay of \$52,000 a year. He certainly does not need this much for a decent living for himself and his family. The proportion he gives to God should be much larger.

Along with all his supernatural gifts to us, God endows each human being with certain gifts and talents and material possessions. Stewardship requires us to acknowledge that God is the *source* of each gift that has been received and each possession that has been accumulated. Although we are recipients of almost limitless gifts, our tendency often is to call them our own and claim them for ourselves exclusively. But that is incorrect.

The theology of stewardship is taken from the Bible. It reminds us that these gifts are *not* our own. Rather, we have been given a trusteeship over them and not an ownership. Stewardship, then, appeals to man's noblest instincts to thank God for such gifts and to share them.

Remember the farmer who was never asked to give? Once asked, he gave. You are being asked now. Please give. Please increase your weekly offering to the church. We need you. Thank you for the generosity I know we can expect from you. And finally, remember that God will never be outdone in generosity.

Third Homily: Usually given by a layperson

Good morning. To those who do not know me, I am ________, president of your parish council. For the third Sunday in a row the subject matter of today's homily will be finances and our "Increased Parish Support Program."

As you know, today is Commitment Sunday. This afternoon you will be visited by an interested fellow parishioner who will pick up your sealed envelope. The card which you should have completed and sealed in the envelope provided will indicate your agreement to try to contribute a just amount to our parish. The determination of what amount is just and right can only be made by you. Just think for a moment and compare what you paid for cars, food, clothing, and houses two years ago and today. Parish expenses have increased in the same way yours have. I feel that there are very few of us who cannot afford to give God and the parish a few dollars more per week.

I want to talk to you today as one layperson to another. Perhaps the factors which aided my family to increase our contributions will aid you in making your decision.

First of all, we must remember this is our parish. The priests, along with the laity, provide a place for the worship of God and a center for our Christian community. Any one of our priests can be transferred at a moment's notice to another parish, but you and I will still be here because this is home. It is our parish. Speaking for my family, I can honestly say we love it here. Oh, we all

complain and are critical of some things, but, if you are honest with yourself, you will determine that the liturgies are meaningful and uplifting, the atmosphere is warm and friendly, and our fellow parishioners are wonderful people.

Our parish provides many services for us:

1. Our school is available for all our children from kindergarten through Grade 8, providing an excellent Christian and academic education.

2. Our Religious Education Program, which services about ______ of our young people from preschool through high school is, in my opinion, the best in the diocese.

3. The Youth Program for our teenagers is just getting off the ground. But I feel it is off to a healthy start and will expand and flourish as time goes on.

4. Our program to encourage ministries for the laity including music, lectors, extraordinary ministers, ushers, and others, is very active. In fact, from what I hear, we are miles ahead of many parishes in the diocese.

5. Our societies and lay committees, such as the Rosary Altar Society, the Parent Teachers Guild, the Legion of Mary, the Martha Society, the Prayer Group, the Liturgy Committee, and the Finance Committee, to name a few, are active and functioning well.

6. During the year, social events such as the dances, etc., are many and varied.

I know some of you are sitting there and thinking, well, this is wrong with this service and that is wrong with that service. But be honest with yourself and look at the broad picture. I know you will agree with me that we have a great parish. The fact that many of us at times are critical of one or another of the parish's services is healthy because it means we care enough to want our parish to be the best in God's world.

But I am afraid many of these services might be cut out or curtailed if our parish income is not brought up to its proper level. I am sure we can all agree that we need all of the services to be maintained at least at their present level, if not improved.

I would also like to take the opportunity to remind you that a secondary purpose of this campaign is to urge your cooperation in using the weekly envelopes. Their use facilitates our record keeping and are the only means we have of helping you verify your church deduction shown on your annual tax return. Even if you use checks, they are not able to be recorded without your envelope. All parishioners should have received their envelopes for (month) _______. Please use them.

To summarize. Remember, we are not being asked to do anything excessive. This Increased Offertory Drive is only asking us to be fair to our parish, to return to God a fair share of what he has given us. In brief, we are simply being asked to be reasonable.

Actually, much of what this is all about concerns priorities. For some of us, God and his church appear to rank at the very bottom of our list of priorities. We take care of everything else and everyone else first. Then what's left, if anything, we consider contributing to God. We must admit that such order of priorities is not right. Today look at your checkbook and glance at where your money goes and for what purposes. Then look at what you give the

parish. The message will be clear.

Please give today's drive serious consideration and then decide to increase your weekly contribution. Remember, this campaign is geared to increase your contribution to the first collection. Complete your Commitment Card. Remember, it is not a pledge. Instead it is an agreement to budget a certain amount as your normal weekly contribution. Seal the card in the envelope. Then remain at home until you are visited by your fellow parishioner. He or she will be there between 2:00 and 5:00 this afternoon. Incidentally, the visitor will have extra cards and envelopes in case yours was misplaced.

My fellow parishioners, this parish has always been here when we needed it. It has served us well through the devoted staffs who have been here over the years. Now the parish needs us. Please join me and the entire parish council in supporting this campaign. Thank you.

Other Basic Resources to Activate, Vitalize Developing Faith Communities

Decision Making in Your Parish

How to Conduct Attitudinal Surveys by Mail Leon McKenzie

Decisions affecting parish life should be sensitive to the ideas, opinions, feelings, and attitudes of the membes of the church community. The quality of these decisions will be directly related to how they represent this sense of community. How to "read" these opinions accurately through sound use of mail surveys is the purpose of this book. Models are included with specific directions on how to structure, administer, and interpret such attitudinal studies.

Today's Parish

Monthly Magazine of Ideas and Initiatives

Priests, deacons, religious and other parish lay leaders and ministers look to every issue of *Today's Parish* for ideas, initiatives and information for developing vibrant faith-communities.

The seven issues of the activity year feature practical examples of "how-others-are-doing" as well as inspirational and informational articles of direct value to actively involved people concerned about spiritual growth and development in their parishes.

Adapt the ideas and experiences described in Today's Parish to your own special needs. Each issue is a stimulating source of initiatives for local implementation.

Parish Leadership Today

Editorial Staff of Today's Parish

A group of parish-life experts including McBrien, Freburger, Coleman, Curran, and McKenzie here provide inspiration, information, and direction to parish leaders. An excellent primer for parish staffers. Topics range from "The Church and Its Leaders" through "New Approaches to Leadership" and "The Problems of Renewal."

Answers for Parish Councillors

With Chapters on the History, Theology and Future of the Parish

Rev. William J. Rademacher

For every parish council member and committee person working to implement the Vatican II directive for installation of shared ministry and co-responsibility at the parish level. In question/answer format, Fr. Rademacher offers practical suggestions and solutions to problems facing members of today's parish councils: organization, meeting and voting, role of the pastor, relationships. The book is thoroughly indexed by subject category for easy reference at home or in meetings.

Traditions, Tensions, and Transitions in Ministry

History, Theology, and Application to the Local Church

Rev. William J. Bausch

The author of *Pilgrim Church*, a popular history of Catholic *Christianity*, here centers his attention on the past, present, and future status of ministry as a word and as a reality in our lives and faith. Father Bausch, a true student of history, has thoroughly researched and footnoted each chapter. Yet, this New Jersey pastor's writing style is so personal and alive that these reflections upon ministry become easily accessible to all. Theologian Anthony Padovano sees it as "gracefully written, a pleasure to read, challenging in its content, and creative in its proposals for parish and ecclesial reform. It is a remarkable blend of the practical and profound . . . This is an important book."

Adventures of a Collegial Parish

A Story of People Becoming Church Msgr. Robert D. Fuller

Every parish leader concerned about fostering collegiality, will relate to and find encouragement from this stimulating account of one parish's journey along the route. Readers will rejoice with the members of the Christian Community of St. Pius X as their efforts succeed, and wince when they fail. Msgr. Fuller's insightful narrative guides priests, pastoral ministers, and lay people, to new understandings of what it truly means to grow and share in mutual responsibility.

The Practical Guide for Parish Councils

Background, Theory and Practice of Shared Leadership

Rev. William J. Rademacher

Fr. Rademacher shares his years of experience working with and on parish councils to provide you with the ecclesiology and theology necessary to help build community in the vision of Vatican II. *The Practical Guide for Parish Councils* covers all phases of council and leadership activity. Topics include: Ministry to the pastor . . . Selecting Members . . . Efficient Meetings . . . Goal Setting . . . Evaluation, etc. You also get an analysis of a model constitution, bibliography, index, and resource list. Over 300 pages of practical, timely information for parish councils and committees.

The Christian Parish

Whispers of the Risen Christ

Rev. William J. Bausch

Father Bausch fosters a current and future vision of the local church that is realistic, exciting, and challenging. It is a vision based on 25 years of priesthood. Here is a book filled with practical suggestions for adaptation in other parishes. The author offers examples of patterns and principles that should lead to a creative and successful parish. His purpose is to encourage people to see the parish in a new light to know that it can work, that it is a good place to be, to live, and die.

All these publications are available at your religious bookstore or directly from Twenty-Third Publications, P.O. Box 180, Mystic, CT 06355.

"The premise of my book is that the average parish is struggling financially. Yet it has not come close to reaching its income potential for two reasons. First, most local churches don't recognize how large that potential may be. Secondly, they are unaware of how to tap it. This book deals with both points and shows how to increase parish income without the expense of hiring outside consultants."

Henry F. de Mena, Jr.

How To Increase Parish Income

Henry F. de Mena, Jr.

This book educates local church members and committees in the various methods of raising parish income, particularly through the weekly offering. The de Mena method has been used predominantly in Roman Catholic parishes, and is just as easily applied to other local churches.

The primary portion of the book contains simple-to-follow detailed instructions for conducting an increased offertory drive, as well as an introduction to the concept of tithing. Both programs are very effective in raising income, as local experiences have shown. Specifics of organizing, procedures, supplies, sample forms, and homilies are supplied in this volume.

In addition, extremely creative methods of financing are presented. These involve the use of bank cards and pre-authorized electronic payments as means of generating contributions. Stewardship of time and talent is included, as well as deferred or planned giving, dealing primarily with wills and bequests. Finally, low-cost or no-cost loans from parishioners are thoroughly discussed. Pastors will appreciate the section on the theological and pastoral implications of supporting the local church.

The success of Henry de Mena's process is well documented in scores of local parishes where the people reaped the double benefit of fiscal solvency and increased parish service.

"As a result of the drive, we received commitments of \$4,435 per week; our pre-drive collections were only \$2,229."

(Bedford, Texas)

"As a proof of your system, it was due to your method that my parish has increased its weekly income by over \$2,000 ... going from a weekly income of about \$3,700 to over \$5,700."

(Montville, NJ)

"Both parishes in which I was associated with your Increased Offertory Campaign work had significant increases in parish income (50% and 92%). Your system certainly works."

(Whippany, NJ)

"I am happy to report that after a three month evaluation of the results, our revenues have increased approximately 60%."

(Mt. Arlington, NJ)